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16th

Fiscal Year

Notice of Convocation of the 16th Annual General Meeting of Shareholders

Date and Time Wednesday, June 24, 2026
10:00 a.m.

Venue Seto-no-ma, 2nd Floor, New Wing, Takamatsu International Hotel
2191-1 Kitacho, Takamatsu City, Kagawa Prefecture
(Please refer to the Guide Map to the Venue for the General Meeting of Shareholders at the end of this notice.)
**For this meeting, a relay venue has been established in Tokushima City (inside the Head Office of The Tokushima Taisho Bank, Ltd.).
Please refer to the "Guide Map to the Tokushima Relay Venue" provided later in this notice.*

Matters to be Resolved Proposal No. 1: Appropriation of Surplus
Proposal No. 2: Election of Eight (8) Directors (Who Are Not Audit and Supervisory Committee Members)

If you are unable to attend the General Meeting of Shareholders

Please exercise your voting rights in advance by mail or via the Internet, etc.

Thank you for your cooperation.

Deadline for exercising voting rights in writing or via the Internet, etc.

Tuesday, June 23, 2026

Until 5:30 p.m.

TOMONY Holdings, Inc.
Securities Code: 8600

To Our Shareholders

7-1 Kameicho, Takamatsu City, Kagawa Prefecture
TOMONY Holdings, Inc.
Representative Director, President and CEO Takeshi Nakamura

Notice of Convocation of the 16th Annual General Meeting of Shareholders

Dear Shareholders, We sincerely appreciate your continued support.

We hereby notify you that the 16th Annual General Meeting of Shareholders of the Company will be held as described below.

In convening this Annual General Meeting of Shareholders, the Company has taken electronic provision measures for the information contained in the Reference Documents for the General Meeting of Shareholders, etc. (the "Matters Subject to Electronic Provision"). The Matters Subject to Electronic Provision are posted on the Company's website below.

[Our website for the Notice of Convocation of the General Meeting of Shareholders](https://www.tomon-y-hd.co.jp/ir/stock/general.html) <https://www.tomon-y-hd.co.jp/ir/stock/general.html>



In addition to the Company's website, the Matters Subject to Electronic Provision are also posted on the website of the Tokyo Stock Exchange (TSE). Please review the information there as well.

[Tokyo Stock Exchange website \(Listed Company Search Service\)](https://www2.jpx.co.jp/tseHpFront/JJK010010Action.do?Show=Show) <https://www2.jpx.co.jp/tseHpFront/JJK010010Action.do?Show=Show>



*Please access the TSE website above, enter and search for "TOMONY Holdings" in "Issue name (company name)" or the Company's securities code "8600" in "Code," and then select "Basic information" and "Public Documents/PR Information" in that order, and review the information from the "Notice of General Meeting of Shareholders / Shareholders' Meeting Materials" column in "Public Documents."

If you are unable to attend the meeting in person, you may exercise your voting rights by mail or via the Internet, etc. Please review the Reference Documents for the General Meeting of Shareholders, refer to the "Information on the Exercise of Voting Rights" below, and exercise your voting rights by 5:30 p.m. on Tuesday, June 23, 2026.

Sincerely,

Particulars

1. **Date and Time** Wednesday, June 24, 2026, 10:00 a.m.
2. **Venue** 2191-1 Kitacho, Takamatsu City, Kagawa Prefecture
Seto-no-ma, 2nd Floor, New Wing, Takamatsu International Hotel
(Please refer to the Guide Map to the Venue for the General Meeting of Shareholders at the end of this notice.)

[Regarding the Tokushima Relay Venue]
For this meeting, a relay venue has been established in Tokushima City (inside the Head Office of The Tokushima Taisho Bank, Ltd.).
Please refer to the "Guide Map to the Tokushima Relay Venue" provided later in this notice.
3. **Purpose of the Meeting**
Matters to be Reported
 1. The Business Report and the Consolidated Financial Statements for the 16th Fiscal Year (from April 1, 2025 to March 31, 2026), and the results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Audit and Supervisory Committee
 2. The Non-consolidated Financial Statements for the 16th Fiscal Year (from April 1, 2025 to March 31, 2026)
Matters to be Resolved
 - Proposal No. 1 Appropriation of Surplus
 - Proposal No. 2 Election of Eight (8) Directors (Who Are Not Audit and Supervisory Committee Members)

©If any revisions are made to the Matters Subject to Electronic Provision, a notice to that effect and the matters before and after the revision will be posted on each website on which the information is posted.

©For shareholders who have requested the delivery of paper documents, the Company will also send a document setting forth the Matters Subject to Electronic Provision. However, among the Matters Subject to Electronic Provision, the following matters are not included in that document in accordance with laws and regulations and Article 16 of the Company's Articles of Incorporation.

- (1) "Matters concerning the Company's share acquisition rights, etc.," "Basic Policy on the Composition of Persons to Control Decision-Making over Financial and Business Policies," "System to Ensure the Appropriateness of Business Operations and the Status of Operation of Such System," "Matters concerning Specified Wholly Owned Subsidiaries," "Matters concerning Transactions with Parent Company, etc.," "Matters concerning Accounting Advisors," and "Other" in the Business Report
- (2) "Consolidated Statement of Changes in Equity" and "Notes to Consolidated Financial Statements" in the Consolidated Financial Statements
- (3) "Statement of Changes in Equity" and "Notes to Non-consolidated Financial Statements" in the Non-consolidated Financial Statements

Accordingly, the Business Report, Consolidated Financial Statements, and Non-consolidated Financial Statements included in that document are part of the documents audited by the Accounting Auditor in preparing the Accounting Audit Report and by the Audit and Supervisory Committee in preparing the Audit Report.

To Shareholders
Attending the
Relay Venue

- *The relay venue in Tokushima City does not constitute the venue of the General Meeting of Shareholders under the Companies Act. At the relay venue, shareholders will be able to view the proceedings at the main venue on a screen; however, please note that shareholders will not be able to exercise shareholder rights, such as asking questions or exercising voting rights, at the relay venue.
- *If you plan to attend the relay venue, please exercise your voting rights in advance in writing or via the Internet, etc., and present your admission ticket for the Tokushima relay venue at the reception desk.

Information on the Exercise of Voting Rights



If you attend the General Meeting of Shareholders in person



Please present the Voting Rights Exercise Form sent with this notice at the reception desk.

*If you wish to exercise your voting rights by proxy, you may appoint one (1) other shareholder who holds voting rights as your proxy. In this case, please note that it will be necessary to submit a document proving the proxy's authority.

If you are unable to attend the meeting, please exercise your voting rights by one of the methods described below.



If you exercise your voting rights by mail



Please indicate your vote for or against the proposals on the Voting Rights Exercise Form sent with this notice and return it by mail.

*If no vote for or against is made for a proposal on the Voting Rights Exercise Form returned by mail, it will be treated as an indication of approval.

Exercise Deadline

To be received by 5:30 p.m. on Tuesday, June 23, 2026



If you exercise your voting rights via the Internet, etc.



If you exercise your voting rights via the Internet, etc., please check the precautions on the following page before doing so.

Exercise Deadline

To be completed by 5:30 p.m. on Tuesday, June 23, 2026

Precautions for Exercising Voting Rights via the Internet, etc.

If you exercise your voting rights via the Internet, etc., please read and acknowledge the following matters before doing so. If you exercise your voting rights both in writing and via the Internet, etc., the vote cast via the Internet, etc. shall be deemed valid. If you exercise your voting rights multiple times via the Internet, etc., the last vote cast shall be deemed valid.

Particulars

I. Exercising Voting Rights via the Internet

Voting rights can be exercised via the Internet only by one of the following methods. (However, the service is unavailable every day from 2:30 a.m. to 4:30 a.m.)

1. Method of scanning the QR Code

(1) Please scan the login QR Code provided on the Voting Rights Exercise Form using your smartphone. You can log in to the voting website (URL: <https://evote.tr.mufg.jp/>) without entering the "Login ID" and "Temporary Password" provided on the Voting Rights Exercise Form.

* "QR Code" is a registered trademark of DENSO WAVE INCORPORATED.

(2) Thereafter, please follow the instructions on the screen to enter your vote for or against each proposal.

(3) If you wish to exercise your voting rights without using the QR Code, please refer to "2. Method of entering Login ID and Temporary Password" below.

2. Method of entering Login ID and Temporary Password

(1) Please access the voting website (URL: <https://evote.tr.mufg.jp/>) from your computer or smartphone.

(2) On the voting website, please use the "Login ID" and "Temporary Password" provided on the Voting Rights Exercise Form and follow the instructions on the screen to enter your vote for or against each proposal.

(3) To prevent unauthorized access by a third party other than the shareholder ("impersonation") and the alteration of the content of the exercise of voting rights, the "Temporary Password" can be changed to any password of your choice on the voting website.

3. Points to Note

(1) Internet connection fees, communication charges, and other costs incurred when accessing the website for exercising voting rights via a computer or smartphone shall be borne by the shareholder.

(2) Depending on the Internet usage environment, the service plan used, or the model used, the website for exercising voting rights may not be available. If you have any questions, please contact the help desk below.

II. Electronic Voting Platform for Institutional Investors

If you have applied in advance to use the electronic voting platform operated by ICJ, Inc., you may use that platform as a method of exercising your voting rights by electromagnetic means at the General Meeting of Shareholders, in addition to the exercise of voting rights via the Internet mentioned in I above.

Inquiries regarding the system, etc.	Mitsubishi UFJ Trust and Banking Corporation, Stock Transfer Agency Department (Help Desk) Toll-free: 0120-173-027 (Hours: 9:00 to 21:00)
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Reference Documents for the General Meeting of Shareholders

Proposals and Reference Information

Proposal No. 1 Appropriation of Surplus

The Company proposes the following appropriation of surplus.

Matters concerning the year-end dividend

The Company's basic policy is to strive for continuous enhancement of corporate value and to position the return of profits to shareholders as one of its most important management issues, while implementing a stable dividend policy that takes into account the enhancement of internal reserves necessary for further strengthening the management structure and proactive business development.

Regarding the year-end dividend for the 16th fiscal year, in appreciation of the continued support of our shareholders, the Company proposes the following, taking into account the financial results for the fiscal year under review and future business development.

(1) Type of property to be distributed as dividends

Cash

(2) Allocation of dividend property and total amount of dividends

The Company proposes to pay a dividend of 13.00 yen per share of the Company's common stock. In this case, the total amount of dividends will be 2,497,009,008 yen.

Since the Company has already paid an interim dividend of 13.00 yen per share, the total annual dividend for the current fiscal year will be 26.00 yen per share, an increase of 9.50 yen per share compared to the previous fiscal year.

(3) Effective date of the dividend of surplus

The effective date of the dividends of surplus is proposed to be June 25, 2026.

Proposal No. 2 Election of Eight (8) Directors (Who Are Not Audit and Supervisory Committee Members)

The terms of office of all eight (8) current Directors(Who are not Audit and Supervisory Committee Members) (the same applies throughout this proposal) will expire at the conclusion of this Annual General Meeting of Shareholders.

Accordingly, the Company proposes the election of eight (8) Directors(Including one (1) Outside Director)

The Audit and Supervisory Committee has reviewed this proposal and has expressed the opinion that there are no particular matters to be presented at the General Meeting of Shareholders pursuant to the Companies Act.

The candidates for Director are as follows:

Candidate No.	Name / Attributes	Current position and responsibilities at the Company	Attendance at Board of Directors meetings
1	Takeshi Nakamura Re-election / Male	Representative Director, President and CEO (Chief Executive Officer)	23/23 times (100%)
2	Toyohiko Bando Re-election / Male	Representative Director and Vice President	22/23 times (95%)
3	Hiroshi Arika Re-election / Male	Representative Director and Vice President	16/17 times (94%)
4	Hitomi Fujii Re-election / Male	Managing Director, General Manager of Corporate Planning Department	23/23 times (100%)
5	Hitoshi Kioka Re-election / Male	Managing Director, General Manager of Risk and Compliance Department	23/23 times (100%)
6	Noriyoshi Kanaoka Re-election / Male	Managing Director, General Manager of Audit Department	17/17 times (100%)
7	Jun Nagao Re-election / Male	Director, General Manager of Group Strategy Department and in charge of Regional Trading Company-style Financial Functions	17/17 times (100%)
8	Yoshiaki Inoue Re-election / Outside / Male	Director (Outside)	23/23 times (100%)

Candidate No. 1 Takeshi Nakamura Re-election / Male



Date of birth

July 23, 1963 (62 years old)

Number of years served as Director

9 years (at the conclusion of this General Meeting)

Attendance at Board of Directors meetings

23/23 times (100%)

Number of shares of the Company held

75,437 shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

Apr. 1986 Joined Bank of Japan
 May 1998 Assistant Manager, Secretariat of the Policy Board, Bank of Japan
 Jul. 1999 Assistant Manager, Business Department, Osaka Branch, Bank of Japan
 Jul. 2002 Assistant Manager, General Affairs Division, Corporate Planning Office, Bank of Japan
 Apr. 2004 Manager, General Affairs Division, Corporate Planning Office, Bank of Japan
 Jul. 2004 Manager, Business and Organizational Management, Secretariat of the Policy Board, Bank of Japan
 Aug. 2006 Manager, Documents and Management Department, Bank of Japan
 Apr. 2007 Senior Manager, Documents and Management Department, Bank of Japan
 Jul. 2009 General Manager, Takamatsu Branch, Bank of Japan
 Jul. 2010 Senior Manager, Financial System and Bank Examination Department, Bank of Japan
 May 2012 Associate Director-General, Operations Department, Bank of Japan
 May 2013 Director-General, Operations Department, Bank of Japan
 Jun. 2015 Director-General, Documents and Management Department, Bank of Japan
 Apr. 2017 Retired from Bank of Japan
 Jun. 2017 Representative Director and Senior Managing Director of the Company
 Jun. 2018 Representative Director, President and CEO of the Company (current position)
 Aug. 2024 Representative Director and President of Tomony System Service Co., Ltd. (current position)
 (Significant concurrent positions)
 Representative Director and President of Tomony System Service Co., Ltd.

Reasons for nomination as a candidate for Director

He has been responsible for the management of the Group as Representative Director, President and CEO of the Company and has a track record of leading the entire Group with strong leadership. Based on this and his extensive experience and high level of insight gained from serving as General Manager of the Takamatsu Branch, Director-General of the Operations Department, and Director-General of the Documents and Management Department at the Bank of Japan, the Company believes that he can be expected to contribute to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term, and has nominated him as a candidate for Director.

Candidate No. 2 Toyohiko Bando Re-election / Male



Date of birth
September 29, 1969 (56 years old)
Number of years served as Director
6 years (at the conclusion of this General Meeting)
Attendance at Board of Directors meetings
22/23 times (95%)
Number of shares of the Company held
47,837 shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

Apr. 1993 Joined The Tokushima Bank, Ltd. (currently The Tokushima Taisho Bank, Ltd.)

Feb. 2005 General Manager, Sumoto Branch, The Tokushima Bank, Ltd.

Aug. 2007 General Manager, Tokyo Branch and General Manager, Tokyo Office, The Tokushima Bank, Ltd.

Apr. 2009 General Manager, Personnel Department, The Tokushima Bank, Ltd.

Jun. 2010 Executive Officer and General Manager, Personnel Department, The Tokushima Bank, Ltd.

Jun. 2011 Director, Executive Officer and General Manager, Personnel Department, The Tokushima Bank, Ltd.

Jun. 2012 Director, Executive Officer, General Manager of Corporate Planning Headquarters and General Manager of Risk Management Headquarters, The Tokushima Bank, Ltd.

Jun. 2013 Director, Managing Executive Officer, General Manager of Corporate Planning Headquarters and General Manager of Risk Management Headquarters, The Tokushima Bank, Ltd.

Jun. 2014 Director, Managing Executive Officer, General Manager of Corporate Planning Headquarters and General Manager of Credit Examination Headquarters, The Tokushima Bank, Ltd.

Jun. 2015 Managing Director, General Manager of Corporate Planning Headquarters and General Manager of Credit Examination Headquarters, The Tokushima Bank, Ltd.

Jun. 2016 Senior Managing Director, General Manager of Credit Examination Headquarters, The Tokushima Bank, Ltd.

Jun. 2018 Representative Director and Senior Managing Director, General Manager of Credit Examination Headquarters, The Tokushima Bank, Ltd.

Jan. 2020 Senior Managing Director, General Manager of Credit Examination Headquarters, The Tokushima Taisho Bank, Ltd.

Apr. 2020 Representative Director and Senior Managing Director, The Tokushima Taisho Bank, Ltd.

Jun. 2020 President and Representative Director, The Tokushima Taisho Bank, Ltd. (current position), and Vice President and Director of the Company

Oct. 2020 Representative Director and Vice President of the Company (current position)

(Significant concurrent positions)
President and Representative Director of The Tokushima Taisho Bank, Ltd.

Reasons for nomination as a candidate for Director

He has been responsible for the management of the Group as Vice President and Director of the Company and has also been responsible for the management of the banking subsidiary as President and Representative Director of The Tokushima Taisho Bank, Ltd., a subsidiary of the Company. Based on his track record of leading the entire Group and the bank's business as a whole with strong leadership and his high level of insight, the Company believes that he can be expected to contribute to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term, and has nominated him as a candidate for Director.

Candidate No. 3 Hiroshi Ariki Re-election / Male



Date of birth
July 18, 1965 (60 years old)
Number of years served as Director
1 year (at the conclusion of this General Meeting)
Attendance at Board of Directors meetings
16/17 times (94%)
Number of shares of the Company held
43,437 shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

Apr. 1989 Joined The Kagawa Bank, Ltd.
 Aug. 2004 General Manager, Kokubunji Branch, The Kagawa Bank, Ltd.
 Feb. 2006 General Manager, Hanzan Branch and General Manager, Ayauta Branch, The Kagawa Bank, Ltd.
 Apr. 2009 General Manager, Kotoura Branch, The Kagawa Bank, Ltd.
 Feb. 2011 General Manager, Okayama-minami Branch, The Kagawa Bank, Ltd.
 Aug. 2013 General Manager, Matsuyama Branch, The Kagawa Bank, Ltd.
 Apr. 2014 Executive Officer and General Manager, Matsuyama Branch, The Kagawa Bank, Ltd.
 Jun. 2015 General Manager, Matsuyama Branch, The Kagawa Bank, Ltd.
 Jun. 2016 General Manager, Marugame Branch, General Manager, Marugame-nishi Branch and General Manager, Dokicho Office of Marugame Branch, The Kagawa Bank, Ltd.
 Jun. 2018 Executive Officer, General Manager, Marugame Branch, General Manager, Marugame-nishi Branch and General Manager, Dokicho Office of Marugame Branch, The Kagawa Bank, Ltd.
 Jun. 2019 Director and General Manager, Okayama Branch, The Kagawa Bank, Ltd.
 Jun. 2020 Managing Director and General Manager of Business Headquarters, The Kagawa Bank, Ltd.
 Jun. 2021 Managing Director and General Manager of Loan Headquarters, The Kagawa Bank, Ltd.
 Jun. 2022 Managing Director and General Manager of Administration Headquarters, The Kagawa Bank, Ltd.
 Jun. 2023 Senior Managing Director and General Manager of Planning Headquarters, The Kagawa Bank, Ltd.
 Jul. 2024 Senior Managing Director, General Manager of Planning Headquarters and General Manager of Credit Management Department, The Kagawa Bank, Ltd.
 Feb. 2025 Senior Managing Director and General Manager of Planning Headquarters, The Kagawa Bank, Ltd.
 Jun. 2025 President and Representative Director, The Kagawa Bank, Ltd. (current position)
 Representative Director and Vice President of the Company (current position)

(Significant concurrent positions)
 President and Representative Director of The Kagawa Bank, Ltd.

Reasons for nomination as a candidate for Director

Since his appointment in June 2025, he has been responsible for the management of the Group as Vice President and Director of the Company and has also been responsible for the management of the banking subsidiary as President and Representative Director of The Kagawa Bank, Ltd., a subsidiary of the Company. Based on his track record of leading the entire Group and the bank's business as a whole with strong leadership and his high level of insight, the Company believes that he can be expected to contribute to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term, and has nominated him as a candidate for Director.

Candidate No. 4 Hitomi Fujii Re-election / Male



Date of birth
April 11, 1964 (62 years old)
Number of years served as Director
10 years (at the conclusion of this General Meeting)
Attendance at Board of Directors meetings
23/23 times (100%)
Number of shares of the Company held
22,006 shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

- Apr. 1987 Joined The Dai-Ichi Kangyo Bank, Ltd. (currently Mizuho Bank, Ltd.)
- Aug. 1997 Joined The Tokushima Bank, Ltd. (currently The Tokushima Taisho Bank, Ltd.)
- Feb. 2002 Deputy General Manager of Planning Department of the same bank
- Jul. 2006 Associate General Manager of Planning Department of the same bank
- Feb. 2009 General Manager of Planning Department of the same bank
- Apr. 2010 Associate General Manager of Corporate Planning Department of the Company
- Jun. 2012 Director and Executive Officer, General Manager of Planning Department of The Tokushima Bank, Ltd. (currently The Tokushima Taisho Bank, Ltd.)
- Aug. 2015 Director, General Manager of Personnel Department of the same bank, General Manager of Corporate Planning Department of the Company
- Jun. 2016 Director of The Tokushima Bank, Ltd. (currently The Tokushima Taisho Bank, Ltd.)
Director, General Manager of Corporate Planning Department of the Company
- Mar. 2017 Managing Director, General Manager of Corporate Planning Department of the Company (current position)

Reasons for nomination as a candidate for Director

The Company has nominated him as a candidate for Director once again because he has served as Managing Director of the Company in charge of the Corporate Planning Department and has a track record of making significant contributions to strengthening the management control system of the entire Group. Based on this and his extensive experience in the planning departments of banking subsidiaries, the Company has determined that he can be expected to contribute to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term.

Candidate No. 5 Hitoshi Kioka Re-election / Male



Date of birth
July 15, 1966 (59 years old)
Number of years served as Director
2 years (at the conclusion of this General Meeting)
Attendance at Board of Directors meetings
23/23 times (100%)
Number of shares of the Company held
14,706 shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

Apr. 1989 Joined The Nippon Credit Bank, Ltd. (currently Aozora Bank, Ltd.)
 Feb. 2007 Joined The Kagawa Bank, Ltd.
 Aug. 2007 Deputy Manager of Management Strategy Department of the same bank
 Oct. 2007 Deputy Manager of Business Support Department of the same bank
 Apr. 2009 Deputy Manager of Branch Banking Division of the same bank
 Aug. 2011 Deputy Manager of Treasury Department of the same bank
 Apr. 2012 General Manager of Tokyo Branch and Manager of Tokyo Office of the same bank
 Jun. 2015 Executive Officer, General Manager of Corporate Planning Department of the same bank
 Associate General Manager of Corporate Planning Department of the Company
 Jun. 2018 Executive Officer, General Manager of Branch Banking Division of The Kagawa Bank, Ltd.
 Associate General Manager of Group Strategy Department of the Company
 Jun. 2019 Executive Officer, General Manager of Branch Banking Division and General Manager of Individual Sales Planning Department of The Kagawa Bank, Ltd.
 Jun. 2020 Director, General Manager of Branch Banking Division and General Manager of Individual Consulting Promotion Department of the same bank
 Feb. 2021 Director, General Manager of Branch Banking Division, Manager of Public Business Office of Branch Banking Division, and General Manager of Individual Consulting Promotion Department of the same bank
 Feb. 2022 Director, General Manager of Branch Banking Division and General Manager of Individual Consulting Promotion Department of the same bank
 Jun. 2022 Director, General Manager of Credit Department of the same bank
 Jun. 2023 Managing Director, Head of Credit Division of the same bank
 Jun. 2024 Managing Director, General Manager of Risk and Compliance Department of the Company (current position)

Reasons for nomination as a candidate for Director

The Company has nominated him as a candidate for Director once again because he has served as Managing Director of the Company in charge of the Risk and Compliance Department and has a track record of making significant contributions to strengthening the risk management and compliance systems of the entire Group. Based on this and his extensive experience in the sales and credit departments of banking subsidiaries, the Company has determined that he can be expected to contribute to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term.

Candidate No. 6 Noriyoshi Kanaoka Re-election / Male



Date of birth

June 16, 1969 (57 years old)

Number of years served as Director

1 year (at the conclusion of this General Meeting)

Attendance at Board of Directors meetings

17/17 times (100%)

Number of shares of the Company held

21,106 shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

Apr. 1992 Joined The Kagawa Bank, Ltd.
 Oct. 2009 Manager of Fuseishi Branch of the same bank
 Jul. 2011 Manager of Osaka-kita Branch of the same bank
 Apr. 2014 Senior Promotion Officer of Branch Banking Division of the same bank
 Apr. 2015 Manager of Niihama Branch of the same bank
 Jun. 2018 Executive Officer, General Manager of Credit Department and General Manager of Credit Management Department of the same bank
 Feb. 2020 Executive Officer, General Manager of Head Office Business Department, Manager of Hyogomachi Branch, and Manager of Miyawakicho Sub-branch of Head Office Business Department of the same bank
 Jun. 2020 Director, General Manager of Head Office Business Department, Manager of Hyogomachi Branch, and Manager of Miyawakicho Sub-branch of Head Office Business Department of the same bank
 Feb. 2021 Director, General Manager of Head Office Business Department, Manager of Hyogomachi Branch, Manager of Minamishinmachi Sub-branch of Head Office Business Department, and Manager of Miyawakicho Sub-branch of Head Office Business Department of the same bank
 Jun. 2022 Director, General Manager of Operations & Systems Department of the same bank Associate General Manager of Corporate Planning Department of the Company
 Jun. 2023 Managing Director, Deputy Head of Administration Division and General Manager of Operations & Systems Department of The Kagawa Bank, Ltd.
 Jun. 2024 Managing Director, Head of Administration Division and Manager of Branch Inspection Office of the same bank
 Jun. 2025 Managing Director, General Manager of Audit Department of the Company (current position)

Reasons for nomination as a candidate for Director

The Company has nominated him as a candidate for Director once again because he has served as Managing Director of the Company in charge of the Audit Department since his appointment in June 2025 and has a track record of making significant contributions to strengthening the internal control system of the entire Group. Based on this and his experience in the credit, operations/systems, and branch inspection departments of banking subsidiaries, as well as his wealth of knowledge based on that experience, the Company has determined that he can be expected to contribute to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term.

Candidate No. 7 Jun Nagao Re-election / Male



Date of birth

February 22, 1969 (57 years old)

Number of years served as Director

1 year (at the conclusion of this
General Meeting)

Attendance at Board of Directors
meetings

17/17 times (100%)

Number of shares of the Company
held

21,055 shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

Apr. 1991 Joined The Tokushima Bank, Ltd. (currently The Tokushima Taisho Bank, Ltd.)

Feb. 2005 Deputy General Manager of Credit Department of the Bank

Jul. 2009 General Manager of Higashiosaka Branch of the Bank

Jul. 2012 Deputy General Manager of Head Office Business Department of the Bank

Feb. 2015 General Manager of Imabari Branch of the Bank

May 2017 General Manager of Head Office Business Department, General Manager of Nikenya Branch, and General Manager of Tokushima-ekimae Branch of the Bank

Jun. 2019 Executive Officer, General Manager of Head Office Business Department, General Manager of Nikenya Branch, and General Manager of Tokushima-ekimae Branch of the Bank

Apr. 2020 Executive Officer, General Manager of Credit Department II of the Bank

Sep. 2023 Executive Officer, General Manager of Credit Department I of the Bank

Jun. 2024 Managing Executive Officer, General Manager of Credit Department I of the Bank

Jun. 2025 Director, General Manager of Group Strategy Department, and in charge of Regional Trading Company-style Financial Functions of the Company (current position)

Reasons for nomination as a candidate for Director

Since assuming office in June 2025, he has been in charge of the Group Strategy Department and regional trading company-style financial functions as a Director of the Company, and has achieved a track record of making significant contributions to the realization of the growth strategy for the entire Group. Based on this track record, as well as his experience as a branch manager and general manager of the credit department at a banking subsidiary and his extensive knowledge based on such experience, the Company believes that he can be expected to contribute to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term, and has nominated him for reelection as a candidate for Director.

Candidate No. 8 Yoshiaki Inoue Re-election / Outside / Male



Date of birth
August 20, 1960 (65 years old)
Number of years in office as Outside Director
3 years (at the conclusion of this General Meeting)
Attendance at Board of Directors meetings
23/23 times (100%)
Number of shares of the Company held
- shares

Career summary, position and responsibilities at the Company, and significant concurrent positions

Apr. 1986 Joined Osaka Gas Co., Ltd.
 Apr. 2011 General Manager of Keiji Living Sales Department, Living Business Unit of the company
 Apr. 2013 Senior Executive Officer, General Manager of Living Planning Department, Living Business Unit, and Compliance Coordinator of the company
 Apr. 2015 Senior Executive Officer of the company
 Vice President and Director of Liquid Gas Co., Ltd. (currently Osaka Gas Liquid Co., Ltd.)
 President and Representative Director of Osaka Gas LPG Co., Ltd. (currently Ene-Arc Kansai Co., Ltd.)
 Director of Nissho LP Gas Co., Ltd.
 Apr. 2017 Senior Executive Officer, General Manager of Hyogo/Himeji Regional Headquarters, and General Manager of Hyogo Region of Osaka Gas Co., Ltd.
 Apr. 2018 Executive Officer, General Manager of Hyogo/Himeji Regional Headquarters, and General Manager of Hyogo Region of the company
 Mar. 2021 Retired as Executive Officer of the company
 Jun. 2021 Full-time Corporate Auditor of Sakura Information Systems Co., Ltd.
 Corporate Auditor of Agni Consulting Co., Ltd.
 Corporate Auditor of JOE Co., Ltd.
 Corporate Auditor of SIS Techno Service Co., Ltd.
 Jun. 2023 Full-time Corporate Auditor of Osaka Gas Chemicals Co., Ltd. (current position)
 Corporate Auditor of JO Carbon Co., Ltd. (current position)
 Corporate Auditor of Fullfine Co., Ltd. (current position)
 Supervisor of Osaka Gas Chemicals (Shanghai) Co., Ltd. (current position)
 Corporate Auditor of Minabe Chemical Industries Co., Ltd. (current position)
 Corporate Auditor of Mizusawa Industrial Chemicals, Ltd. (current position)
 Supervisor of Taiwan Osaka Gas Chemicals Co., Ltd. (current position)
 Corporate Auditor of Adoll Co., Ltd. (current position)
 Director of the Company (current position)

Reasons for nomination as a candidate for Outside Director and summary of expected roles

He has experience in business execution as a Senior Executive Officer and Executive Officer at a major gas company, as well as experience in direct corporate management as President and Representative Director at a group company of the same. Furthermore, he has been involved in the management of an IT company as a Full-time Corporate Auditor at an information systems company of a major financial institution group. Based on these factors, the Company expects him to contribute to the enhancement of the Group's corporate governance and has nominated him for reelection as a candidate for Outside Director.

Special notes regarding the candidate for Outside Director

Osaka Gas Chemicals Co., Ltd. and seven other companies are group companies of Osaka Gas Co., Ltd., and there are no significant transactions or other relationships between them and the Group.

- (Note) 1. There are no special interests between any of the candidates and the Company.
2. Mr. Yoshiaki Inoue is a candidate for Outside Director.
 3. Mr. Yoshiaki Inoue is currently an Outside Director of the Company, and his term of office will be three years at the conclusion of this Meeting.
 4. The Company has entered into an agreement with Mr. Yoshiaki Inoue, a non-executive Director, to limit his liability for damages under Article 423, Paragraph 1 of the Companies Act, pursuant to the provisions of Article 427, Paragraph 1 of the same Act, to the minimum liability amount stipulated in Article 425, Paragraph 1 of the same Act. If his reelection is approved, the Company plans to continue the agreement.
 5. The Company has designated Mr. Yoshiaki Inoue as an independent officer based on the regulations of the Tokyo Stock Exchange and has notified the Exchange to that effect. If his reelection is approved, the Company plans to continue to designate him as an independent officer.
 6. The Company has entered into a directors and officers liability insurance contract as provided for in Article 430-3, Paragraph 1 of the Companies Act with an insurance company. An overview of the contents of the insurance contract is as described in "(5) Matters concerning directors and officers liability insurance contracts" under "2. Matters concerning company officers" of the Business Report. If the election of each candidate for Director is approved, they will be insured under the insurance contract.
- In addition, the Company plans to renew the insurance contract with the same terms at the time of the next renewal.

Reference Skill Matrix (Skills and expertise that the Board of Directors should possess)

The fields in which Internal Directors (including candidates) have experience (as an executive officer in charge or a general manager of a department, etc.) and the fields in which the Company particularly expects Outside Directors (including candidates) to contribute are as follows:

Attributes			Corporate Management/Management Strategy	Corporate Governance	Legal/Risk Management	Finance/Accounting	Finance/Economics	Sustainability	Regional Revitalization/Sales/Customer Support	Human Resources/Human Resource Development	IT/Digital	Market Investment
Directors who are not Audit and Supervisory Committee Members	Takeshi Nakamura	Male	○	○	○	○	○	○		○	○	○
	Toyohiko Bando	Male	○	○	○	○	○	○	○	○	○	○
	Hiroshi Arika	Male	○	○	○	○	○	○	○	○	○	○
	Hitomi Fujii	Male	○	○		○	○	○				
	Hitoshi Kioka	Male	○		○	○	○	○	○			
	Noriyoshi Kanaoka	Male	○	○	○			○	○		○	
	Jun Nagao	Male	○					○	○			
	Yoshiaki Inoue	Outside / Male	○	○		○					○	
Directors who are Audit and Supervisory Committee Members	Hitoshi Tada	Outside / Male		○			○	○				
	Sayaka Tomiie (Legal name: Sayaka Kajino)	Outside / Female		○	○			○				
	Mayumi Takeda (Legal name: Mayumi Tanabe)	Outside / Female	○	○		○						
	Yasuyo Yoshizawa	Outside / Female		○					○	○		

(Note) 1. The above table does not represent all the skills and expertise possessed by each person.

2. Particulars of each skill and expertise are as follows:

Skills and Expertise	Particulars
Corporate Management/Management Strategy	Experience in corporate management, expertise in management strategy formulation and execution
Corporate Governance	Expertise in corporate governance (corporate governance and management control)
Legal/Risk Management	Expertise in legal affairs and risk management
Finance/Accounting	Expertise in finance and accounting
Finance/Economics	Expertise in finance and regional economy
Sustainability	Expertise in ESG, SDGs, environmental conservation, fair trade, and crisis management
Regional Revitalization/Sales/Customer Support	Expertise in regional revitalization, corporate and individual sales, sales strategy, loan screening, and corporate revitalization and support
Human Resources/Human Resource Development	Expertise in personnel and labor management, human resource development, and human rights
IT/Digital	Expertise in IT and digital
Market Investment	Expertise in market investment

TOMONY Holdings Independence Standards

The Company has established the Independence Standards for outside officers (Outside Directors, including Outside Directors who are Audit and Supervisory Committee Members) as follows. In principle, if an outside officer does not fall under any of the following requirements currently or recently (Note 1), the Company judges that the outside officer is independent and has no risk of conflict of interest with general shareholders.

Regarding candidates for outside officer, the Company will substantively judge that there is no risk of conflict of interest with general shareholders based on these standards and the independence standards prescribed in the "Guidelines for Listing Management, etc." established by the Tokyo Stock Exchange. Unless there are special circumstances, the Company will designate them as independent officers based on the regulations of the Tokyo Stock Exchange and notify the Exchange to that effect.

1. A party that has the Group as a major business partner (Note 2), or, if such party is a corporation or other organization, an executive of such corporation or organization
2. A major business partner of the Group (Note 3), or, if such party is a corporation or other organization, an executive of such corporation or organization
3. A consultant, accounting professional, or legal professional who receives a large amount of money or other property (Note 4) from the Group other than executive compensation (if the person receiving such property is a corporation, etc., this refers to a person belonging to such corporation, etc.).
4. A person who receives a large amount of donations, etc. from the Group, or, if such party is a corporation or other organization, an executive of such corporation or organization
5. A major shareholder of the Company (referring to a shareholder who holds 10% or more of the total voting rights of all shareholders), or, if such party is a corporation or other organization, an executive of such corporation or organization
6. A close relative (Note 6) of any of the following persons (excluding persons who are not significant (Note 5)):

(1) A person who falls under any of 1 to 5 above

(2) A director, Audit and Supervisory Committee member, executive officer, or other significant employee of the Group

(Note 1) Definition of "recently"

This refers to cases that can be substantially regarded as the present, and includes, for example, cases where a person fell under the criteria at the time the contents of the proposal for the general meeting of shareholders to elect the person as an outside director or outside Audit and Supervisory Committee member were determined.

(Note 2) Definition of "the Group is a major business partner"

Judgment is based on whether any of the following apply:

- Cases where the sales from transactions with the Group exceed 1% of the annual consolidated sales of the business partner
- Cases where the business partner is dependent on the Group for its financing to the extent that there is no substitutability, such as when it is difficult to raise funds from financial institutions other than the Group

(Note 3) Definition of "major business partner of the Group"

Judgment is based on whether the gross business profit from transactions with the business partner exceeds 1% of the annual consolidated gross business profit of the Group.

(Note 4) Definition of "large amount of money or other property"

Judgment is based on whether the average for the past three fiscal years exceeds 10 million yen per year if the person receiving such property is an individual, or exceeds 2% of the annual sales of the corporation, etc. if the person is a corporation, etc.

(Note 5) Definition of "persons who are not significant"

This refers to persons who do not fall under the category of officers or department manager class of each company (for persons belonging to organizations such as law firms or audit firms, those who hold professional qualifications such as attorneys or certified public accountants).

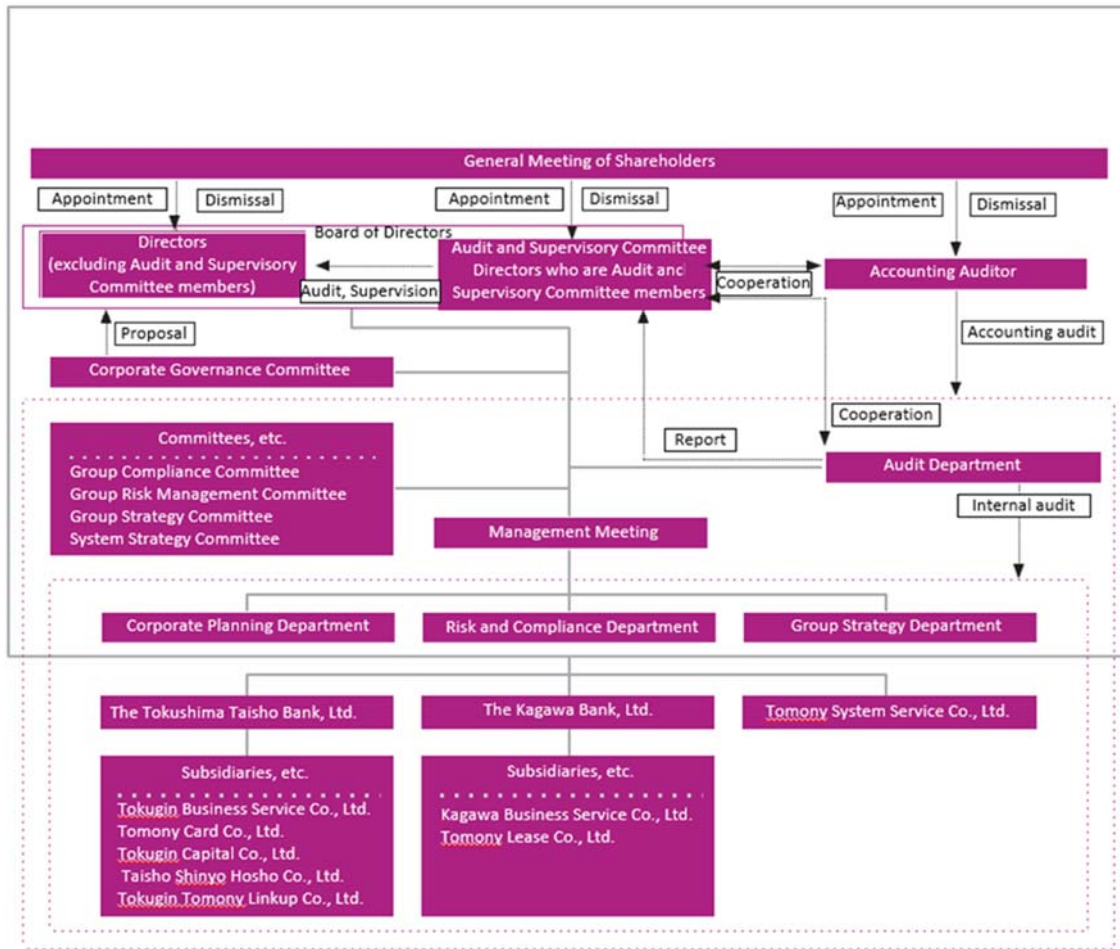
(Note 6) Definition of "close relative"

Refers to a spouse or a relative within the second degree of kinship.

Status of Corporate Governance

The Company has adopted the structure of a company with an Audit and Supervisory Committee. As the primary bodies of its corporate governance system, the Company has established a Board of Directors, an Audit and Supervisory Committee, and an Accounting Auditor. Additionally, it has established a Corporate Governance Committee and an Executive Committee as supplementary bodies.

[The Company's Corporate Governance System]



Note: Key labels in the corporate governance diagram are as follows: General Meeting of Shareholders; Board of Directors; Audit and Supervisory Committee; Corporate Governance Committee; Accounting Auditor; Management Meeting; Group Strategy Committee; Group Risk Management Committee; Group Compliance Committee; Sustainability Committee; System Strategy Committee; Corporate Planning Department; Risk and Compliance Department; Group Management Department; banking subsidiaries; and Group companies.

[Composition of the Board of Directors]



Note: Composition of the Board of Directors: 12 Directors in total; 3 female Directors (25.0%); 5 independent Outside Directors (41.6%).

1 Matters Concerning the Current Status of the Company

(1) Progress and Results of Operations of the Group

a. Principal Business of the Group

The Group consists of the Company, a bank holding company, and 10 consolidated subsidiaries, including The Tokushima Taisho Bank, Ltd. (hereinafter referred to as "Tokushima Taisho Bank") and The Kagawa Bank, Ltd. (hereinafter referred to as "Kagawa Bank"). Centered on banking operations, the Group provides a wide range of financial services, including leasing, credit cards, and GX and regional revitalization-related operations.

b. Financial and Economic Environment

During the fiscal year under review, the Japanese economy entered a phase where the Bank of Japan gradually moved toward normalizing its monetary policy against a backdrop of progress in wage increases and rising prices. In the foreign exchange market, developments were influenced by trends in the interest rate differential between Japan and the U.S., and the market fluctuated while also being affected by changes in resource prices and geopolitical risks. Meanwhile, overseas, monetary policies in major countries reached a turning point against a backdrop of easing global inflationary pressures. In the U.S., expectations for interest rate cuts rose in light of the economic slowdown, while in Europe, growth continued to decelerate. In China, while the impact of adjustments in the real estate market continued, various policies were implemented to support the economy. In addition, geopolitical risks remained a factor of uncertainty, with tensions in the Middle East being recognized as a cause of fluctuations in resource prices. As described above, the domestic and overseas financial and economic conditions as a whole followed a moderate recovery trend, although they contained elements of uncertainty.

c. Progress and Results of Operations of the Group

Under the three-year 5th Management Plan launched in April 2023, the Company has been working on specific measures based on five basic strategies. This plan is positioned as the first three-year management plan toward achieving our 10-year vision of being a "regional financial group that makes customers glad they chose 'TOMONY'," based on the Group's management philosophies of "Customer First," "Growing Together with Customers," and "Management with Trust and Peace of Mind."

In the fiscal year under review, which is the final year of the plan, the Group's banks collaborated to continue providing cash flow support and management improvement support to customers affected by soaring resource prices and the intensifying situation in the Middle East. Furthermore, the Group undertook initiatives to revitalize the regional economy by supporting customer growth through activities such as holding "TOMONY mini" business matching events and seminars on corporate management and entrepreneurship/startups. Furthermore, we undertook initiatives toward the realization of a sustainable society through strengthening our response to customers' climate change and environmental issues, including the promotion of sustainable finance, and by holding financial seminars at universities and colleges of technology. In addition, toward the realization of management focused on the cost of capital and the stock price, we undertook initiatives to further enhance corporate value through strengthening profitability, strengthening risk management and expense control, strengthening risk-asset control, strategic investment for the future, steady profit returns and enhancement of the capital adequacy ratio, and enhancement of information disclosure and communication with investors.

Based on these developments, operating results and financial position for the current fiscal year were as follows.

Regarding the results of operations for the current fiscal year, ordinary income increased by 9,668 million yen year on year to 104,775 million yen. This was due to factors including an increase in interest income from higher interest on loans, an increase in fees and commissions, and an increase in other ordinary income from higher gains on sales of stocks. Ordinary expenses increased by 8,683 million yen year on year to 80,414 million yen. This was due to factors including an increase in interest expenses resulting from higher interest on deposits, and an increase in credit-related costs due to an increase in provision of allowance for loan losses associated with business revitalization support for corporate customers. As a result, ordinary profit increased by 984 million yen year on year to 24,360 million yen, and profit attributable to owners of parent increased by 331 million yen year on year to 16,163 million yen.

Regarding the balances of major accounts at the end of the current fiscal year, total assets increased by 169.4 billion yen from the end of the previous fiscal year to 5,204.0 billion yen, and total net assets increased by 13.3 billion yen from the end of the previous fiscal year to 297.3 billion yen. In addition, total deposits including negotiable certificates of deposit increased by 168.7 billion yen from the end of the previous fiscal year to 4,713.0 billion yen, loans and bills discounted increased by 156.9 billion yen to 3,846.7 billion yen, and securities increased by 38.0 billion yen to 773.2 billion yen.

The results of operations and other information for the banking subsidiaries were as follows.

[Results of operations and major account balances (ending balance) of The Tokushima Taisho Bank, Ltd. (non-consolidated)]

(Unit: hundred million yen)

		FY2024	FY2025	Change
Results of operations	Ordinary income	517	541	24
	Core gross business profit	341	374	33
	Core net business profit	155	187	32
	Ordinary profit	123	132	9
	Net income	82	89	7
	Business profit after deduction of foreign currency funding costs	90	108	18
Major account balances (ending balance)	Total assets	26,901	27,406	505
	Deposits (including NCDs)	24,628	25,295	667
	Total assets under custody	26,144	27,057	913
	Loans (and bills discounted)	20,326	20,797	471
	Securities	3,883	3,937	54

[Results of operations and major account balances (ending balance) of The Kagawa Bank, Ltd. (non-consolidated)]

(Unit: hundred million yen)

		FY2024	FY2025	Change
Results of operations	Ordinary income	370	441	71
	Core gross business profit	270	293	23
	Core net business profit	123	142	19
	Ordinary profit	104	110	6
	Net income	71	74	3
	Business profit after deduction of foreign currency funding costs	82	92	10
Major account balances (ending balance)	Total assets	23,344	24,500	1,156
	Deposits (including NCDs)	20,887	21,908	1,021
	Total assets under custody	22,350	23,458	1,108
	Loans (and bills discounted)	16,655	17,763	1,108
	Securities	3,455	3,778	323

Furthermore, in the 5th Management Plan, we set the following management indicators as targets and have been working toward their realization. The results for the current fiscal year, which is the final year of the plan, are as follows.

<Target management indicators>

		FY2025 Plan	Results for the fiscal year ending March 31, 2026
Profit attributable to owners of parent (Consolidated)	Profitability	14.8 billion yen	16.1 billion yen
Core net business profit (Simple aggregate of non-consolidated figures for banking subsidiaries)	Profitability	22.3 billion yen	33 billion yen
Business profit after deduction of foreign currency funding costs (Simple aggregate of non-consolidated figures for banking subsidiaries)	Profitability	14.1 billion yen	20 billion yen
Return on equity (ROE) (Consolidated)	Efficiency	5.0% or more	5.62%
Core Gross Business Profit OHR (Simple aggregate of non-consolidated figures for banking subsidiaries)	Efficiency	60% or less	50.55%
Capital adequacy ratio (Consolidated)	Soundness	9.0% or more	9.45%
Balance of deposits (Simple aggregate of non-consolidated figures for banking subsidiaries)	Growth	4.5 trillion yen or more	4.7203 trillion yen
Balance of loans (Simple aggregate of non-consolidated figures for banking subsidiaries)	Growth	3.6 trillion yen or more	3.8561 trillion yen

(Note) 1. Business profit after deduction of foreign currency funding costs = Average balance of loans × Loan-to-deposit spread
- Foreign currency funding costs + Net fees and commissions - Expenses

2. Return on equity (ROE) = Profit attributable to owners of parent (consolidated) / Average balance of equity (Net assets
- Share acquisition rights - Non-controlling interests) × 100

D. Issues to be addressed by the Group

For regional financial institutions, as the shift from a prolonged low-interest-rate environment to a positive-interest-rate environment progresses, while rising interest rates provide an opportunity to improve the loan-to-deposit margin, there are concerns about the materialization of credit risk, such as borrowers' cash flow and an increase in the repayment burden. Particularly for small and medium-sized enterprises, the impact of rising raw material prices and personnel costs, as well as shrinking demand due to population decline, continues, and the importance of support for business restructuring and management improvement is increasing further. In addition, in response to overseas conditions, geopolitical risks such as the situation in the Middle East are affecting the regional economy. Under these circumstances, regional financial institutions are required to strengthen their profitability through the provision of consulting services and the promotion of digitalization, along with appropriate risk management based on changes in the interest rate environment. In addition to these, as a company listed on the Prime Market, there is a strong demand for initiatives aimed at realizing management that is conscious of capital costs and stock prices, in order to achieve sustainable growth and medium- to long-term improvement in corporate value through sustainability initiatives such as strengthening governance, investing in human capital and human resource development, responding to digitalization, and addressing climate change and a decarbonized society.

Under these circumstances, the Company has formulated the 6th Management Plan for the three-year period beginning in April 2026. This plan is positioned as a deepening phase toward the realization of the 10-year vision set forth in the 5th Management Plan: to be a "regional financial group that makes people say, 'I'm glad I chose TOMONY after all.'" The plan presents the management strategies and management targets for the next three years as a solution-oriented plan that balances continuity and evolution. Specifically, by implementing measures based on five basic strategies (Sustainability Strategy, Sales Strategy, Human Capital Strategy, Operations Strategy, and Governance Strategy), the Group aims to move to the next stage together with all stakeholders.

Furthermore, through the implementation of various measures in the 6th Management Plan and clear and constructive communication, we intend to strive to improve profitability and the expected growth rate, leading to the sustainable growth of the Group and the enhancement of corporate value over the medium to long term.

[Financial Highlights]

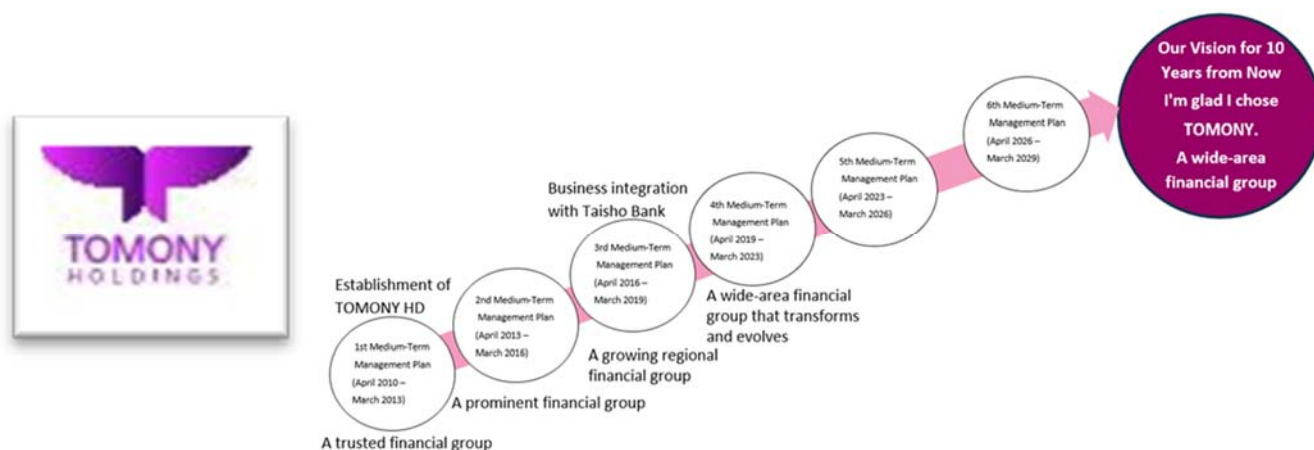


*The dotted lines in each graph indicate the target values of the 5th Management Plan (fiscal year ending March 31, 2026).

[6th Management Plan]

1. Positioning

Note: The positioning diagram shows that the 6th Management Plan is the deepening phase toward the 10-year vision, following the 1st to 4th Management Plans and the 5th Management Plan.



- ✓ Since the establishment of the Group, from the 1st Management Plan to the 4th Management Plan, we have achieved steady results and growth by clearly stating the "vision" for each and implementing specific strategies and measures.
- ✓ In the 5th Management Plan, based on future medium- to long-term demographic trends in the region, we clearly stated our "vision for 10 years from now" as a regional financial group toward the realization of a sustainable society, and made it a plan to show the "management strategies and management targets for the first three years" to achieve it.
- ✓ The 6th Management Plan is positioned as a deepening phase toward the realization of the "10-year vision" and presents the "management strategies and management targets for the next three years" as a solution-oriented plan that balances continuity and evolution.

2. Overview

Name	6th Management Plan
Plan period	April 2026 to March 2029
Main theme	Moving Forward Together: TOMONY to the Next Stage
Basic strategy	Strategic direction
I Sustainability strategy	➤ Contribution to regional value creation, strengthening disclosure of sustainability, etc.
II Sales strategy	➤ Building a sustainable business foundation by securing appropriate loan spreads and strategic growth of risk assets ➤ Optimization of proposal-based sales and non-face-to-face channels, shift to high-value-added services
III Human Capital Strategy	➤ Realization of human capital management, balancing diversity and expertise
IV Operations Strategy	➤ Business structure reform through DX/AI utilization and BPR promotion
V Governance strategy	➤ Realization of management with an awareness of ROE, strengthening dialogue with stakeholders

3. Target Management Indicators

Target Management Indicators (Consolidated)		Target for the fiscal year ending March 31, 2029	Results for the fiscal year ending March 31, 2026
Profit attributable to owners of parent	Profitability	20.5 billion yen	16.1 billion yen
Return on equity (ROE) (Financial Results Summary basis)	Efficiency	6.5% or more	5.62%
Capital adequacy ratio	Soundness	Approx. 9.5%	9.45%

(2) Financial position and results of operations of the Group and the Company

A. Financial position and results of operations of the Group

(Millions of yen)

	FY2022	FY2023	FY2024	FY2025
Ordinary income	77,654	87,817	95,107	104,775
Ordinary profit	20,679	21,528	23,376	24,360
Profit attributable to owners of parent	14,168	14,008	15,832	16,163
Comprehensive income	3,299	21,211	8,819	18,560
Net assets	247,356	277,466	284,023	297,373
Total assets	4,551,361	4,810,452	5,034,627	5,204,096

(Note) Amounts are rounded down to the nearest unit.

B. Financial position and results of operations of the Company

(Millions of yen)

	FY2022	FY2023	FY2024	FY2025
Operating revenue	2,137	2,564	5,389	6,274
Dividends received	1,395	1,798	4,567	5,430
Banking subsidiaries	1,395	1,798	4,363	5,430
Other subsidiaries	-	-	204	-
Net income	1,394	1,754	4,591	5,460
Basic earnings per share	yen 8.63	yen 10.28	yen 23.87	yen 28.32
Total assets	91,839	102,506	104,883	105,112
Stocks of banking subsidiaries, etc.	89,326	99,783	99,783	99,783
Stocks of other subsidiaries, etc.	60	60	60	60

(Note) 1. Amounts are rounded down to the nearest unit.

2. "Basic earnings per share" is calculated by dividing profit by the average number of shares outstanding during the period.

(3) Status of employees of the Group

	As of the end of the current fiscal year	
	Banking business	Other
Number of employees	1,991 persons	193 persons

(Note) "Number of employees" refers to the number of persons in employment and does not include temporary employees and contract employees.

(4) Status of major business offices, etc. of the Group

A. Banking business

The Tokushima Taisho Bank, Ltd.

	As of the end of the current fiscal year	
	Branches	Of which, sub-branches
Tokushima Prefecture	62	(4)
Kagawa Prefecture	2	(-)
Kochi Prefecture	1	(-)
Ehime Prefecture	2	(-)
Osaka Prefecture	26	(4)
Hyogo Prefecture	9	(2)
Kyoto Prefecture	2	(-)
Tokyo	4	(-)
Total	108	(10)

(Note) In addition to the above, there are 93 off-premise automated teller machines as of the end of the current fiscal year.

The Kagawa Bank, Ltd.

	As of the end of the current fiscal year	
	Branches	Of which, sub-branches
Kagawa Prefecture	58	(6)
Ehime Prefecture	11	(-)
Tokushima Prefecture	2	(-)
Kochi Prefecture	1	(-)
Okayama Prefecture	8	(-)
Hiroshima Prefecture	1	(-)
Osaka Prefecture	5	(-)
Tokyo	4	(-)
Total	90	(6)

(Note) In addition to the above, there are 103 off-premise automated teller machines as of the end of the current fiscal year.

B. Other businesses

	As of the end of the current fiscal year
	Branches
Tokushima Prefecture	6
Kagawa Prefecture	5
Ehime Prefecture	1
Okayama Prefecture	1
Osaka Prefecture	2
Total	15

(Note) For other businesses, please refer to "(6) Status of major parent company and subsidiaries, etc. B. Status of subsidiaries, etc."

(5) Status of capital investment of the Group

A. Total amount of capital investment

(Millions of yen)

	Banking business	Other	Total
Total amount of capital investment	3,783	383	4,167

(Note) Amounts are rounded down to the nearest unit.

B. New construction of major facilities, etc.

(Millions of yen)

By business	Company name	Description	Amount
Banking business	The Tokushima Taisho Bank, Ltd.	New branch construction, renovation, etc.	2,210
	The Kagawa Bank, Ltd.	New branch construction, renovation, etc.	1,166

(Note) Amounts are rounded down to the nearest unit.

(6) Status of major parent company and subsidiaries, etc.

A. Status of parent company

Not applicable.

B. Status of subsidiaries, etc.

Company name	Location	Principal business	Capital	Percentage of voting rights held by the Company in subsidiaries, etc.	Other
The Tokushima Taisho Bank, Ltd.	Tokushima, Tokushima	Banking	million yen 14,173	% 100.00	-
The Kagawa Bank, Ltd.	Takamatsu, Kagawa	Banking	14,105	100.00	-
Tomony System Service Co., Ltd.	Takamatsu, Kagawa	Computer-related operations for banking	50	100.00	-
Tokugin Business Service Co., Ltd.	Tokushima, Tokushima	Outsourcing and agency services for various banking operations	10	100.00	-
Kagawa Business Service Co., Ltd.	Takamatsu, Kagawa	Outsourcing and agency services for various banking operations	10	100.00	-
Tomony Lease Co., Ltd.	Takamatsu, Kagawa	Leasing	100	70.00	-
Tomony Card Co., Ltd.	Tokushima, Tokushima	Credit card business	60	63.00	-
Tokugin Capital Co., Ltd.	Tokushima, Tokushima	Venture capital business	30	74.50	-
Taisho Credit Guarantee Co., Ltd.	Chuo-ku, Osaka	Credit guarantee business	10	100.00	-
Tokugin Tomony Linkup Co., Ltd.	Tokushima, Tokushima	GX and regional revitalization related business	100	100.00	-

(Note) 1. "Percentage of voting rights of subsidiaries, etc. held by the Company" is rounded down to the second decimal place.

2. "Percentage of voting rights of subsidiaries, etc. held by the Company" includes indirect holdings, etc.

3. There are 10 consolidated subsidiaries as listed above, and there are no affiliates accounted for by the equity method.

(7) Principal lenders

Not applicable.

(8) Status of business transfers, etc.

Not applicable.

(9) Other important matters concerning the current status of the Group

Not applicable.

2 Matters concerning company officers

(1) Status of company officers

(As of the end of the fiscal year)

Name	Position and Responsibilities	Significant Concurrent Positions	Other
Takeshi Nakamura	Representative Director, President and CEO (Chief Executive Officer)	Representative Director and President of Tomony System Service Co., Ltd.	-
Toyohiko Bando	Representative Director and Vice President	Representative Director and President of The Tokushima Taisho Bank, Ltd.	-
Hiroshi Ariki	Representative Director and Vice President	President and Representative Director of The Kagawa Bank, Ltd.	-
Hitomi Fujii	Managing Director, General Manager of Corporate Planning Department	-	-
Hitoshi Kioka	Managing Director, General Manager of Risk and Compliance Department	-	-
Noriyoshi Kanaoka	Managing Director, General Manager of Audit Department	-	-
Jun Nagao	Director, General Manager of Group Strategy Department and in charge of Regional Trading Company-style Financial Functions	-	-
Yoshiaki Inoue	Director (Outside Director)	As described in "Concurrent Positions and Other Status of outside officers" below.	-
Hitoshi Tada	Director (Outside Director), Audit and Supervisory Committee Member	-	(Note 2)
Sayaka Tomiie (Legal name: Sayaka Kajino)	Director (Outside Director), Audit and Supervisory Committee Member	-	-
Mayumi Takeda (Legal name: Mayumi Tanabe)	Director (Outside Director), Audit and Supervisory Committee Member	As described in "Concurrent Positions and Other Status of outside officers" below.	(Note 3)
Yasuyo Yoshizawa	Director (Outside Director), Audit and Supervisory Committee Member	As described in "Concurrent Positions and Other Status of outside officers" below.	-

(Note) 1. Yoshiaki Inoue, Hitoshi Tada, Sayaka Tomiie, Mayumi Takeda, and Yasuyo Yoshizawa are outside directors as defined in Article 2, Item 15 of the Companies Act, and these five individuals have been designated as independent officers based on the regulations of the Tokyo Stock Exchange and have been reported to the exchange.

2. Hitoshi Tada is a full-time Audit and Supervisory Committee member. The reason for selecting a full-time Audit and Supervisory Committee member is to attend important meetings of the executive departments and to continuously and effectively collect important information and receive reports.

3. Mayumi Takeda is a certified public accountant and has knowledge of finance and accounting.

(2) Remuneration, etc. for company officers

(1) Total amount of remuneration, etc. for the current fiscal year

(Millions of yen)

Category	Number of recipients	Remuneration, etc.	Basic remuneration	Performance-linked remuneration, etc.	Non-monetary remuneration, etc.
Directors (Who Are Not Audit and Supervisory Committee Members)	11 persons	150	100	22	28
Directors (Audit and Supervisory Committee Members)	6 persons	31	31	-	-
Total	17 persons	182	131	22	28

(Note) 1. Amounts are rounded down to the nearest unit.

- "Remuneration, etc." for directors does not include 11 million yen (including 2 million yen in bonuses) paid as remuneration for duties as employees to directors who concurrently serve as employees.
- As of the end of the fiscal year, the number of directors (Directors Who Are Not Audit and Supervisory Committee Member) and directors who are Audit and Supervisory Committee members was 8 and 4, respectively. However, the "Number of recipients" above includes 3 directors (Directors Who Are Not Audit and Supervisory Committee Members) and 2 directors who are Audit and Supervisory Committee members who retired at the conclusion of the 15th Annual General Meeting of Shareholders held on June 25, 2025.
- "Non-monetary remuneration, etc." consists of 7 million yen recorded as an expense in the current fiscal year based on the stock-based compensation-type stock option system, which was abolished in June 2025 except for those already granted, and 21 million yen recorded as an expense in the current fiscal year based on the restricted stock compensation system.

(2) Matters concerning performance-linked remuneration, etc.

The performance indicators for performance-linked remuneration, etc. are "Profit attributable to owners of parent (consolidated)," "Core net business profit (aggregate of non-consolidated figures for banking subsidiaries)," and "Business profit after deduction of foreign currency funding costs (aggregate of non-consolidated figures for banking subsidiaries)." The actual results for each were 16,163 million yen (97.9% achievement level against the initial plan of 16,500 million yen), 33,005 million yen (124.5% achievement level against the initial plan of 26,500 million yen), and 20,092 million yen (114.8% achievement level against the initial plan of 17,500 million yen). The reason for selecting these indicators is that performance-linked remuneration, etc. is paid as consideration for the execution of duties in each fiscal year, and these indicators, which are the profit targets in the management plan, are indicators that can quantitatively measure the company's operating results for each fiscal year. The method for calculating the amount of performance-linked remuneration, etc. is as described in "(5) Policy, etc. regarding the determination of the contents of remuneration, etc. for officers."

(3) Contents of non-monetary remuneration, etc.

The content of non-monetary remuneration, etc. is restricted stock, and the conditions, etc. at the time of allocation are as described in "(5) Policy, etc. regarding the determination of the contents of remuneration, etc. for officers." In addition, the status of issuance during the current fiscal year is as described in "4. Matters concerning the Company's shares (4) Shares Delivered to Officers as Stock-Based Remuneration."

(4) Matters concerning resolutions of the General Meeting of Shareholders regarding remuneration, etc. for directors

The maximum amount of remuneration for directors (Directors Who Are Not Audit and Supervisory Committee Members) was resolved at the 5th Annual General Meeting of Shareholders held on June 26, 2015, to be within 250 million yen per year (of which the amount for outside directors is within 50 million yen per year). Note that this includes officer bonuses and does not include the employee portion of salaries for directors who concurrently serve as employees. The number of directors (Directors Who Are Not Audit and Supervisory Committee Members) at the conclusion of that General Meeting of Shareholders was eight.

In addition, separately from this limit, at the 15th Annual General Meeting of Shareholders held on June 25, 2025, it was resolved that the amount of remuneration for the granting of restricted stock to directors (excluding outside directors and directors who are Audit and Supervisory Committee members) shall be within 42 million yen per year, and the upper limit on the number of shares shall be within 140,000 shares per year. The number of eligible directors at the conclusion of that General Meeting of Shareholders was seven.

The maximum amount of remuneration for directors who are Audit and Supervisory Committee members was resolved at the 5th Annual General Meeting of Shareholders held on June 26, 2015, to be within 50 million yen per year. The number of directors who are Audit and Supervisory Committee members at the conclusion of that General Meeting of Shareholders was three.

(5) Policy, etc. regarding the determination of the contents of remuneration, etc. for officers

The Company resolved the determination policy regarding the contents of individual remuneration, etc. for directors (Directors Who Are Not Audit and Supervisory Committee Members) at the Board of Directors meeting held on February 16, 2021. In addition, following the introduction of the restricted stock remuneration system, the Board of Directors resolved to partially revise the policy at its meeting held on May 13, 2025. In making that resolution of the Board of Directors, the contents to be resolved were deliberated in advance by the Corporate Governance Committee, and their appropriateness, etc. was confirmed. The Board of Directors has determined that the individual remuneration, etc. for directors (Directors Who Are Not Audit and Supervisory Committee Members) for the current fiscal year is consistent with the determination policy resolved by the Board of Directors, both in terms of the method of determining the contents of remuneration, etc. and the contents of the determined remuneration, etc., and that it is in line with the policy.

The contents of the determination policy regarding the contents of individual remuneration, etc. for directors (Directors Who Are Not Audit and Supervisory Committee Members) are as follows.

a. Basic policy

The basic policy for the remuneration of directors is to establish a remuneration system that primarily functions as an incentive for the sustainable growth of the TOMONY Holdings Group and the enhancement of corporate value over the medium to long term. In determining the remuneration for each individual, the policy is to set it at an appropriate level based on the company's business performance, the responsibilities of each position, and the status of each individual's execution of duties.

Specifically, remuneration for executive directors consists of basic remuneration, performance-linked remuneration, etc., and stock-based remuneration. Remuneration for non-executive directors consists only of basic remuneration, taking into account their responsibilities and other factors.

b. Policy on determining the amount of individual basic remuneration (monetary remuneration) or the method for calculating it (including the policy on determining the timing or conditions for granting remuneration, etc.)

Basic remuneration is a fixed monthly monetary payment. The amount for each position is determined by comprehensively considering factors such as responsibilities, whether the director executes duties, and the salary levels of employees.

- c. Policy on determining the content and calculation method for performance-linked remuneration, etc. (monetary remuneration) (including the policy on determining the timing or conditions for granting remuneration, etc.)

Performance-linked remuneration is a monetary payment provided annually at a specific time as an officer bonus, serving as consideration for the execution of duties during each fiscal year. The amount is calculated by multiplying the basic remuneration for each position by a payment multiplier determined by considering the company's business performance (the degree of achievement of targets for management indicators related to profitability set in the management plan for each fiscal year). The final amount for each individual is determined based on this calculation, reflecting their status of execution of duties and contribution to business performance.

- d. Policy on determining the content and calculation method for the number of shares for stock-based remuneration (non-monetary remuneration) (including the policy on determining the timing or conditions for granting remuneration, etc.)

Stock-based remuneration aims to enhance incentive effects for medium- to long-term performance improvement and corporate value enhancement by promoting value sharing with shareholders. It is provided as restricted stock remuneration, where common shares of TOMONY Holdings, Inc. are allocated at a specific time each fiscal year during the term of office, with a transfer restriction period set until a certain period after retirement. The number of shares to be allocated to each individual is determined based on a standard amount set for each position and the stock price level at the time of allocation.

- e. Policy on determining the ratio of basic remuneration, performance-linked remuneration, etc., and stock-based remuneration to the total amount of individual remuneration for directors

The composition ratio of remuneration for directors is determined with reference to the levels of companies of similar size and industry, ensuring that the proportion of stock-based remuneration increases for higher positions.

- f. Matters concerning the determination of the content of individual remuneration for directors

Within the limit of the amount resolved at the General Meeting of Shareholders, the President and CEO drafts a remuneration plan for each individual. The Board of Directors then makes the final determination after considering the opinions of the Audit and Supervisory Committee. In making these determinations, the Corporate Governance Committee verifies the appropriateness of the process in advance and provides recommendations to the Board of Directors as necessary.

Regarding the remuneration of directors who are Audit and Supervisory Committee members, the basic policy is to provide fixed remuneration rather than performance-linked remuneration. This is to ensure independence from management and to facilitate the effective exercise of management oversight functions.

- (6) Matters concerning delegation related to the determination of individual remuneration for directors

Not applicable.

(3) Liability limitation agreements

Pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act, the Company has entered into agreements with Outside Director Yoshiaki Inoue and Directors who are Audit and Supervisory Committee members Hitoshi Tada, Sayaka Tomiie, Mayumi Takeda, and Yasuyo Yoshizawa to limit their liability for damages resulting from neglect of duties. If such duties were performed in good faith and without gross negligence, the liability is limited to the minimum amount stipulated in Article 425, Paragraph 1 of the same Act.

(4) Indemnity agreements

a. Indemnity agreements with current corporate officers

Not applicable.

b. Matters concerning the performance of indemnity agreements, etc.

Not applicable.

(5) Matters concerning directors and officers liability insurance contracts

The Company has entered into a directors and officers liability insurance contract as provided for in Article 430-3, Paragraph 1 of the Companies Act with an insurance company. The summary of the contract is as follows.

a. Scope of the insured

Directors and other officers of the Company and its subsidiaries

b. Summary of the insurance contract

i. Substantial ratio of insurance premiums borne by the insured

The Company and its subsidiaries bear the full amount of insurance premiums, and the insured do not substantially bear any insurance premiums.

ii. Summary of insurance events to be covered

The insurance covers legal damages and litigation expenses in the event that a claim for damages is made against the insured arising from acts performed by the insured in the execution of their duties. However, damages arising from the insured illegally obtaining private profits or benefits, or from acts performed by the insured while recognizing that such acts are criminal or in violation of laws and regulations, are not covered.

iii. Measures to ensure that the appropriateness of the execution of duties by directors and officers is not impaired

The insurance contract includes a deductible, and damages up to the deductible amount are not covered.

3 Matters concerning outside officers

(1) Concurrent positions and other status of outside officers

Name	Concurrent Positions and Other Status	
Yoshiaki Inoue (Director)	Full-time Corporate Auditor of Osaka Gas Chemicals Co., Ltd. Corporate Auditor of JO Carbon Co., Ltd. Corporate Auditor of Fullfine Co., Ltd. Supervisor of Osaka Gas Chemicals (Shanghai) Co., Ltd. Corporate Auditor of Minabe Chemical Industries Co., Ltd. Corporate Auditor of Mizusawa Industrial Chemicals, Ltd. Supervisor of Taiwan Osaka Gas Chemicals Co., Ltd. Corporate Auditor of Adoll Co., Ltd.	The eight companies listed on the left are group companies of Osaka Gas Co., Ltd., and there are no significant transactions or other relationships between these eight companies and the Group.
Hitoshi Tada (Director, Audit and Supervisory Committee Member)	Not applicable.	-
Sayaka Tomiie (Director, Audit and Supervisory Committee Member)	Not applicable.	-
Mayumi Takeda (Director, Audit and Supervisory Committee Member)	Director of Takeda Construction Co., Ltd. Director, Audit and Supervisory Committee Member of Saylor Advertising Inc.	There are transactions such as loans between Takeda Construction Co., Ltd. and The Kagawa Bank, Ltd., a subsidiary of the Company. There are transactions such as loans between Saylor Advertising Inc. and The Tokushima Taisho Bank, Ltd. and The Kagawa Bank, Ltd., subsidiaries of the Company. In addition, The Kagawa Bank, Ltd. has a capital investment relationship with the company.
Yasuyo Yoshizawa (Director, Audit and Supervisory Committee Member)	Professor, Kagawa University Graduate School of Management	There are no significant transactions or other relationships between Kagawa University and the Group.

(2) Main activities of outside officers

Name	Term of office	Attendance at Board of Directors meetings, etc.	Statements at Board of Directors meetings, etc. and other activities
Yoshiaki Inoue (Director)	Since June 2023 (2 years and 9 months)	Attended 23 out of 23 Board of Directors meetings held during the current fiscal year, and 5 out of 5 Corporate Governance Committee meetings	He makes statements as appropriate based on his experience in direct corporate management at a major gas group company and his experience in the management of an IT company at a major financial group's information systems company.
Hitoshi Tada (Director, Audit and Supervisory Committee Member)	Since June 2023 (2 years and 9 months)	Attended 23 out of 23 Board of Directors meetings held during the current fiscal year, 19 out of 19 Audit and Supervisory Committee meetings, and 5 out of 5 Corporate Governance Committee meetings	He makes statements as appropriate based on his knowledge and experience from being engaged in financial administration.
Sayaka Tomiie (Director, Audit and Supervisory Committee Member)	Since June 2023 (2 years and 9 months)	Attended 23 out of 23 Board of Directors meetings held during the current fiscal year, 19 out of 19 Audit and Supervisory Committee meetings, and 5 out of 5 Corporate Governance Committee meetings	She makes statements as appropriate from her professional perspective as an attorney.
Mayumi Takeda (Director, Audit and Supervisory Committee Member)	Since June 2025 (9 months)	Attended 16 out of 17 Board of Directors meetings held since her appointment as a Director who is an Audit and Supervisory Committee Member on June 25, 2025, 14 out of 14 Audit and Supervisory Committee meetings, and 3 out of 3 Corporate Governance Committee meetings	She makes statements as appropriate based on her experience in direct corporate management at local small and medium-sized enterprises and her professional perspective as a certified public accountant and certified public tax accountant.
Yasuyo Yoshizawa (Director, Audit and Supervisory Committee Member)	Since June 2025 (9 months)	Attended 15 out of 17 Board of Directors meetings held since her appointment as a Director who is an Audit and Supervisory Committee Member on June 25, 2025, 14 out of 14 Audit and Supervisory Committee meetings, and 3 out of 3 Corporate Governance Committee meetings	She makes statements as appropriate from her perspective as a university professor specializing in management who contributes to regional revitalization.

(3) Remuneration for outside officers

(Millions of yen)

	Number of recipients	Remuneration, etc. from the Company	Remuneration, etc. from the Company's subsidiaries
Total remuneration, etc.	7 persons	36	1

(Note) 1. Amounts are rounded down to the nearest unit.

2. The number of outside officers as of the end of the fiscal year was five. However, the "Number of recipients" above includes two outside officers who retired at the conclusion of the 15th Annual General Meeting of Shareholders held on June 25, 2025. In addition, "Remuneration from the parent company, etc. of the Company" refers to remuneration from subsidiaries of the Company.

(4) Opinions of outside officers

Not applicable.

4 Matters concerning shares of the Company

(1) Number of shares Total number of shares authorized to be issued 476,000 thousand shares

Total number of shares issued 193,533 thousand shares

(Note) The number of shares is rounded down to the nearest thousand shares.

(2) Number of shareholders at the end of the current fiscal year 17,908 persons

(3) Major shareholders

Name of shareholder	Shareholding in the Company	
	Number of shares held	Shareholding ratio
The Master Trust Bank of Japan, Ltd. (Trust Account)	24,267 thousand shares	12.63 %
Custody Bank of Japan, Ltd. (Trust Account)	10,154	5.28
TOMONY Holdings Employee Stock Ownership Plan	6,887	3.58
MURAKAMI TAKATERU	6,552	3.41
NICHIA CORPORATION	5,838	3.03
ACN Wind Co., Ltd.	4,759	2.47
STATE STREET BANK AND TRUST COMPANY 505223	4,447	2.31
JP MORGAN CHASE BANK 385781	2,479	1.29
NH Foods Ltd.	2,045	1.06
STATE STREET BANK AND TRUST COMPANY 505001	2,029	1.05

(Note) 1. "Number of shares held" is rounded down to the nearest thousand shares.

2. The shareholding ratio is calculated after deducting treasury shares from the total number of issued shares and is rounded down to the second decimal place.

(4) Shares Delivered to Officers as Stock-Based Remuneration

The details of stock-based remuneration granted to the Company's officers as consideration for the execution of their duties during the current fiscal year are as follows.

	Number of recipients of shares	Number of shares (Class of shares and number of shares by class)
Directors (Directors Who Are Not Audit and Supervisory Committee Members)	5 persons	Common stock 52,910 shares
Outside Directors (Directors Who Are Not Audit and Supervisory Committee Members)	-	-
Directors (Audit and Supervisory Committee Members)	-	-

(5) Other important matters concerning shares

(Acquisition of treasury shares)

In order to improve capital efficiency and enable the implementation of a flexible and agile capital policy, as well as to allocate shares to be delivered upon the exercise of already issued share acquisition rights or as restricted stock remuneration, the Company acquired its own shares as follows between November 12, 2025 and January 30, 2026, based on a resolution of the Board of Directors held on November 11, 2025, pursuant to the provisions of Article 156 of the Companies Act as applied by replacing the terms pursuant to the provisions of Article 165, Paragraph 3 of the same Act.

Class of shares acquired: Common stock of the Company

Total number of shares acquired: 1,316,300 shares

Total acquisition price: 999,944,500 yen

5 Matters concerning accounting auditors

(1) Status of Accounting Auditor

(Millions of yen)

Name	Remuneration, etc. for the fiscal year	Other
Ernst & Young ShinNihon LLC Designated Limited Liability Partner, Engagement Partner Tsuyoshi Nagasato Designated Limited Liability Partner, Engagement Partner Tetsuro Tone	10	(Note 4)

(Note) 1. Amounts are rounded down to the nearest unit.

2. In the audit contract between the Company and the Accounting Auditor, the amounts of audit fees, etc. for audits based on the Companies Act and audits based on the Financial Instruments and Exchange Act are not clearly distinguished, and since they cannot be practically distinguished, the above amounts are stated as the total of these amounts.
3. The total amount of money and other property benefits to be paid by the Company, its subsidiaries, and subsidiary corporations, etc. is 108 million yen.
4. The Audit and Supervisory Committee, based on the "Practical Guidelines for Cooperation with Accounting Auditors" of the Japan Audit & Supervisory Board Members Association, conducted necessary reviews on whether the content of the Accounting Auditor's audit plan, the status of execution of duties of the accounting audit, and the basis for calculating the estimated remuneration, etc. were appropriate, and having determined that they were appropriate, gave consent to the amount of remuneration, etc. for the Accounting Auditor in accordance with Article 399, Paragraph 1 of the Companies Act.

(2) Liability Limitation Agreement

Not applicable.

(3) Indemnity Agreement

a. Indemnity agreement with the current Accounting Auditor

Not applicable.

b. Matters concerning the performance of indemnity agreements, etc.

Not applicable.

(4) Other matters concerning the Accounting Auditor

Policy for determining the dismissal or non-reappointment of the Accounting Auditor

The Audit and Supervisory Committee comprehensively considers the independence and reliability of the Accounting Auditor and the status of the performance of other duties, etc., based on the "Standards for Evaluation and Selection of Accounting Auditors" formulated by the Committee, and if it determines that it is necessary, or if the Accounting Auditor is deemed to fall under any of the items of Article 340, Paragraph 1 of the Companies Act, it is the policy of the Committee to determine the content of the proposal concerning dismissal or non-reappointment.

6 Policy for determination of dividends of surplus, etc.

The Company's basic policy is to strive for continuous enhancement of corporate value and to position the return of profits to shareholders as one of its most important management issues, while implementing a stable dividend policy that takes into account the enhancement of internal reserves necessary for further strengthening the management structure and proactive business development. From this perspective, the Company's basic policy for dividends of surplus is to pay dividends twice a year, as an interim dividend and a year-end dividend. The decision-making body for dividends is the Board of Directors for the interim dividend and the General Meeting of Shareholders for the year-end dividend.

(As of March 31, 2026) Consolidated balance sheet

(Millions of yen)

Account	Amount	Account	Amount
(Assets)		(Liabilities)	
Cash and due from banks	484,242	Deposits	4,572,190
Trading securities	612	Negotiable certificates of deposit (NCDs)	140,891
Money held in trust	1,135	Borrowed money	141,223
Securities	773,217	Foreign exchanges	20
Loans (and bills discounted)	3,846,705	Other liabilities	43,574
Foreign exchanges	4,367	Provision for bonuses	370
Lease receivables and investments in leases	14,859	Provision for bonuses for directors (and other officers)	116
Other assets	43,189	Retirement benefit liability	64
Tangible fixed assets	37,959	Provision for reimbursement of dormant deposits	43
Buildings	18,388	Provision for contingent losses	229
Land	15,486	Deferred tax liabilities	397
Lease assets	1,981	Deferred tax liabilities for land revaluation	729
Construction in progress	497	Acceptances and guarantees	6,869
Other tangible fixed assets	1,604	Total liabilities	4,906,723
Intangible fixed assets	1,760	(Net assets)	
Software	723	Capital	30,228
Other intangible fixed assets	1,036	Capital surplus	31,130
Retirement benefit asset	14,177	Retained earnings	232,783
Deferred tax assets	2,854	Treasury shares	(1,050)
Customers' liabilities for acceptances and guarantees	6,869	Total shareholders' equity	293,092
Allowance for loan losses	(27,853)	Valuation difference on available-for-sale securities	(4,475)
		Deferred gains or losses on hedges	(0)
		Revaluation reserve for land	1,174
		Remeasurements of defined benefit plans	4,157
		Total accumulated other comprehensive income	856
		Share acquisition rights	870
		Non-controlling interests	2,554
		Total net assets	297,373
Total assets	5,204,096	Total liabilities and net assets	5,204,096

(From April 1, 2025 to March 31, 2026) Consolidated Statement of Income

(Millions of yen)

Account	Amount	
Ordinary income		104,775
Interest income	79,177	
Interest on loans and discounts	60,233	
Interest and dividends on securities	16,091	
Interest on call loans and bills bought	229	
Interest on deposits	2,510	
Other interest income	113	
Fees and commissions	14,148	
Other operating income	6,247	
Other ordinary income	5,202	
Recoveries of written-off receivables	307	
Other ordinary income	4,895	
Ordinary expenses		80,414
Interest expenses	14,191	
Interest on deposits	12,640	
Interest on negotiable certificates of deposit	726	
Interest on call money and bills sold	185	
Interest on securities borrowing and lending transactions	36	
Interest on borrowed money	579	
Other interest expenses	22	
Fees and commissions expenses	4,336	
Other operating expenses	16,889	
General and administrative expenses	34,174	
Other ordinary expenses	10,822	
Provision of general allowance for loan losses	7,958	
Other ordinary expenses	2,864	
Ordinary profit		24,360
Extraordinary income		14
Gains on disposal of fixed assets	14	
Extraordinary losses		268
Losses on disposal of fixed assets	66	
Impairment losses	201	
Profit before income taxes		24,107
Income taxes - current	8,711	
Income taxes - deferred	(879)	
Total income taxes		7,832
Net income		16,275
Profit attributable to non-controlling interests		112
Profit attributable to owners of parent		16,163

Of 16th Fiscal Year (As of March 31, 2026) Balance Sheet

(Millions of yen)

Account	Amount	Account	Amount
(Assets)		(Liabilities)	
Current assets	5,232	Current liabilities	122
Cash and deposits	4,487	Accounts payable	74
Prepaid expenses	10	Accrued expenses	2
Other	733	Income taxes payable	10
Non-current assets	99,880	Deposits received	3
Tangible fixed assets	5	Provision for bonuses	9
Buildings	1	Provision for bonuses for directors (and other officers)	22
Vehicles	0	Total liabilities	122
Tools, furniture and fixtures	3	(Net assets)	
Investments and other assets	99,874	Shareholders' equity	104,119
Shares of subsidiaries and associates	99,843	Capital	30,228
Deferred tax assets	27	Capital surplus	69,186
Other	3	Capital reserve	15,239
		Other capital surplus	53,946
		Retained earnings	5,754
		Other retained earnings	5,754
		Retained earnings carried forward	5,754
		Treasury shares	(1,050)
		Share acquisition rights	870
		Total net assets	104,989
Total assets	105,112	Total liabilities and net assets	105,112

16th Fiscal Year(From April 1, 2025 to March 31, 2026) Statement of Income

(Millions of yen)

Account	Amount	
Operating revenue		6,274
Dividends received from subsidiaries and associates	5,430	
Fees and commissions received from subsidiaries and associates	844	
Operating expenses		784
Selling, general and administrative expenses	784	
Operating profit		5,489
Non-operating income		13
Interest income	9	
Miscellaneous income	3	
Non-operating expenses		10
Cost of acquisition of treasury shares	9	
Other	0	
Ordinary profit		5,492
Extraordinary income		0
Gains on disposal of fixed assets	0	
Extraordinary losses		0
Losses on disposal of fixed assets	0	
Profit before income taxes		5,492
Income taxes - current	23	
Income taxes - deferred	8	
Total income taxes		32
Net income		5,460

Independent Auditor's Report

May 13, 2026

To the Board of Directors of
TOMONY Holdings, Inc.

Ernst & Young ShinNihon LLC
T o k y o O f f i c e

Designated Certified	Engagement Public	Partner Accountant	Certified Public Accountant	Tsuyoshi	Nagasato
Designated Certified	Engagement Public	Partner Accountant	Certified Public Accountant	Tetsuro	Tone

Audit Opinion

Pursuant to Article 444, Paragraph 4 of the Companies Act, we have audited the consolidated financial statements, namely, the consolidated balance sheet, the consolidated statement of income, the consolidated statement of changes in equity and the consolidated notes of TOMONY Holdings, Inc. for the consolidated fiscal year from April 1, 2025 to March 31, 2026. In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position and results of operations of the corporate group consisting of TOMONY Holdings, Inc. and its consolidated subsidiaries for the period covered by the consolidated financial statements in accordance with accounting principles generally accepted in Japan.

Basis for Audit Opinion

We conducted our audit in accordance with auditing standards generally accepted in Japan. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Consolidated Financial Statements" section of our report. We are independent of the Company and its consolidated subsidiaries in accordance with the ethical requirements that are relevant to our audit of the financial statements in Japan (including requirements applicable to audits of financial statements of entities with high social impact), and we have fulfilled our other ethical responsibilities as auditors. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The other information comprises the business report and its supplementary schedules. Management is responsible for the preparation and disclosure of the other information. In addition, the Audit and Supervisory Committee is responsible for overseeing the directors' performance of their duties with regard to the design and implementation of the reporting process for the other information.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Responsibilities of Management and the Audit and Supervisory Committee for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in Japan, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Company's ability to continue as a going concern and disclosing, as required by accounting principles generally accepted in Japan, matters related to going concern. The Audit and Supervisory Committee is responsible for overseeing the directors' performance of their duties with regard to the design and implementation of the financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion from an independent standpoint. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with auditing standards generally accepted in Japan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks. The procedures selected and applied depend on the auditor's judgment. In addition, we obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.
- In making those risk assessments, we consider internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, while the objective of the audit of the consolidated financial statements is not to express an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate whether the presentation and disclosures of the consolidated financial statements are in accordance with accounting principles generally accepted in Japan, the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the Company and its consolidated subsidiaries to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with the Audit and Supervisory Committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the Audit and Supervisory Committee with a statement that we have complied with relevant ethical requirements regarding independence in Japan, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied to reduce threats to an acceptable level.

Interest Required to Be Disclosed under the Certified Public Accountants Act

Our firm and its engagement partners do not have any interest in the Company and its consolidated subsidiaries which is required to be disclosed pursuant to the provisions of the Certified Public Accountants Act.

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Independent Auditor's Report

May 13, 2026

To the Board of Directors of
TOMONY Holdings, Inc.

Ernst & Young ShinNihon LLC
T o k y o O f f i c e

Designated Certified Designated Certified	Engagement Public Engagement Public	Partner Accountant Partner Accountant	Certified Public Accountant Certified Public Accountant	Tsuyoshi Tetsuro	Nagasato Tone
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Audit Opinion

Pursuant to Article 436, Paragraph 2, Item 1 of the Companies Act, we have audited the financial statements, namely, the balance sheet, the statement of income, the statement of changes in equity and the non-consolidated notes, and the supplementary schedules (hereinafter referred to as the "financial statements, etc.") of TOMONY Holdings, Inc. for the 16th fiscal year from April 1, 2025 to March 31, 2026.

In our opinion, the financial statements, etc. referred to above present fairly, in all material respects, the financial position and results of operations for the period covered by the financial statements, etc. in accordance with accounting principles generally accepted in Japan.

Basis for Audit Opinion

We conducted our audit in accordance with auditing standards generally accepted in Japan. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements, etc." section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Japan (including requirements applicable to audits of financial statements of entities with high social impact), and we have fulfilled our other ethical responsibilities as auditors. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The other information comprises the business report and its supplementary schedules. Management is responsible for the preparation and disclosure of the other information. In addition, the Audit and Supervisory Committee is responsible for overseeing the directors' performance of their duties with regard to the design and implementation of the reporting process for the other information.

Our opinion on the financial statements, etc. does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, etc., our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, etc. or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Management is responsible for the preparation and fair presentation of the financial statements, etc. in accordance with accounting principles generally accepted in Japan. This includes the design and operation of such internal control as management determines is necessary to enable the preparation and fair presentation of financial statements, etc. that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, etc., management is responsible for assessing whether it is appropriate to prepare the financial statements, etc. based on the premise of a going concern and for disclosing matters related to a going concern if it is necessary to do so in accordance with accounting principles generally accepted in Japan.

The Audit and Supervisory Committee is responsible for monitoring the execution of duties by Directors in the design and operation of the financial reporting process.

The auditor's responsibility is to express an opinion on the financial statements, etc. from an independent standpoint in the audit report based on the audit performed by the auditor, obtaining reasonable assurance about whether the financial statements, etc. as a whole are free from material misstatement, whether due to fraud or error. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements, etc.

In accordance with auditing standards generally accepted in Japan, the auditor exercises professional judgment and maintains professional skepticism throughout the audit process to perform the following:

- Identify and assess the risks of material misstatement, whether due to fraud or error. Design and perform audit procedures responsive to those risks. The selection and application of audit procedures are at the auditor's discretion. Furthermore, obtain sufficient and appropriate audit evidence to provide a basis for the opinion.
- The purpose of the audit of the financial statements, etc. is not to express an opinion on the effectiveness of internal control, but the auditor considers internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances when performing risk assessments.
- Evaluate the appropriateness of accounting policies used and the method of their application, as well as the reasonableness of accounting estimates made by management and the adequacy of related notes.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If the auditor concludes that a material uncertainty exists, the auditor is required to draw attention in the audit report to the related notes in the financial statements, etc. or, if such notes are inadequate, to express a qualified opinion on the financial statements, etc. The auditor's conclusions are based on the audit evidence obtained up to the date of the audit report. However, future events or conditions may cause the entity to cease to continue as a going concern.
- Evaluate whether the presentation and notes of the financial statements, etc. are in accordance with accounting principles generally accepted in Japan, as well as the overall presentation, structure, and content of the financial statements, etc., including the related notes, and whether the financial statements, etc. represent the underlying transactions and accounting events in a manner that achieves fair presentation.

The auditor reports to the Audit and Supervisory Committee regarding the planned scope and timing of the audit, significant audit findings including any significant deficiencies in internal control identified during the audit process, and other matters required by auditing standards.

The auditor reports to the Audit and Supervisory Committee that the auditor has complied with relevant ethical requirements regarding independence in Japan, and communicates all matters that may reasonably be thought to bear on the auditor's independence, and where applicable, related safeguards to eliminate or reduce threats to an acceptable level.

There are no interests between the Company and the Audit Firm or the engagement partners that should be disclosed pursuant to the provisions of the Certified Public Accountants Act.

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Audit Report

The Audit and Supervisory Committee audited the execution of duties by the Directors during the 16th fiscal year, from April 1, 2025 to March 31, 2026. The audit method and results are as follows.

1. The audit method and their content

The Audit and Supervisory Committee received regular reports from Directors and employees, etc. regarding the content of Board of Directors resolutions concerning matters listed in Article 399-13, Paragraph 1, Item 1 (b) and (c) of the Companies Act and the status of the establishment and operation of the system (internal control system) established based on such resolutions, requested explanations as necessary, expressed opinions, and conducted the audit using the following methods.

- (1) In accordance with the audit policy and division of duties, etc. established by the Audit and Supervisory Committee, and in coordination with the Company's internal control departments, the committee members attended important meetings, received reports from Directors and employees, etc. on the execution of their duties, requested explanations as necessary, inspected important approval documents, etc., and investigated the status of operations and assets.
- (2) Regarding subsidiaries, the committee members communicated and exchanged information with Directors and Audit and Supervisory Committee members, etc. of subsidiaries, and received business reports from subsidiaries as necessary.
- (3) The committee members monitored and verified whether the Accounting Auditor maintained an independent standpoint and conducted appropriate audits, received reports from the Accounting Auditor on the status of the execution of its duties, and requested explanations as necessary. In addition, the committee members received notice from the Accounting Auditor that it has established a "system for ensuring that duties are performed appropriately" (matters listed in each item of Article 131 of the Regulation on Corporate Accounting) in accordance with the "Quality Control Standards for Audits" (Business Accounting Council), etc., and requested explanations regarding its response to the "Audit Firm Governance Code" as necessary.

Based on the above methods, the Audit and Supervisory Committee examined the business report and its annexed supplementary schedules, the financial statements (balance sheet, statement of income, statement of changes in equity, and notes to non-consolidated financial statements) and their annexed supplementary schedules, and the consolidated financial statements (consolidated balance sheet, consolidated statement of income, consolidated statement of changes in equity, and notes to consolidated financial statements) for the fiscal year under review.

2. Audit Results

(1) Audit results of the business report, etc.

- a. The business report and its annexed supplementary schedules are recognized as fairly presenting the Company's situation in accordance with laws, regulations, and the Articles of Incorporation.
- b. No misconduct or material facts in violation of laws, regulations, or the Articles of Incorporation were found in connection with the execution of duties by Directors.
- c. The content of Board of Directors resolutions regarding the internal control system is recognized as appropriate. Furthermore, no matters were found that need to be pointed out regarding the description in the business report and the execution of duties by Directors concerning the internal control system.

(2) Audit results of the financial statements and their annexed supplementary schedules

The audit method and results of the Accounting Auditor, Ernst & Young ShinNihon LLC, are recognized as appropriate.

(3) Audit results of the consolidated financial statements

The audit method and results of the Accounting Auditor, Ernst & Young ShinNihon LLC, are recognized as appropriate.

May 13, 2026

Audit and Supervisory Committee, TOMONY Holdings, Inc.

Full-time Audit and Supervisory Committee Member (Outside Director) Hitoshi Tada(Seal)
Audit and Supervisory Committee Member (Outside Director) Sayaka Tomiie(Seal)
Audit and Supervisory Committee Member (Outside Director) Mayumi Takeda(Seal)
Audit and Supervisory Committee Member (Outside Director) Yasuyo Yoshizawa(Seal)

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Map of the Tokushima Relay Venue

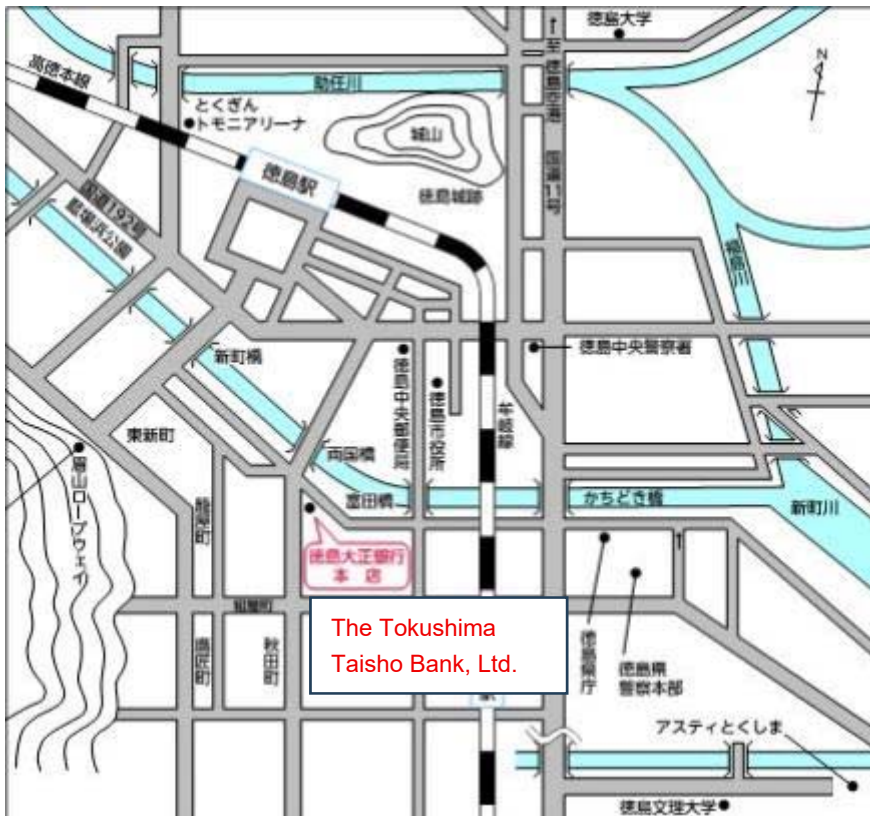
To Shareholders Attending the Relay Venue

The relay venue does not constitute the venue of the General Meeting of Shareholders under the Companies Act. At the relay venue, you will be able to view the proceedings at the General Meeting of Shareholders venue (Takamatsu International Hotel) via a screen, but you will not be able to exercise shareholder rights such as asking questions or exercising voting rights. Please exercise your voting rights in advance before coming to the venue.
Please use public transportation when visiting the venue.

The Tokushima Taisho Bank, Ltd. Head Office, 10th Floor, Main Hall
1-41 Tomitahama, Tokushima City, Tokushima Prefecture

Note: Some place names in the map image are shown in Japanese. Please refer to the English access information above for the Tokushima relay venue.

Tel: (088) 623-3111 (Main)



From JR Tokushima Station
● Approx. 5 minutes by taxi
● Approx. 15 minutes on foot

From JR Awa-Tomida Station
● Approx. 5 minutes by taxi
● Approx. 15 minutes on foot

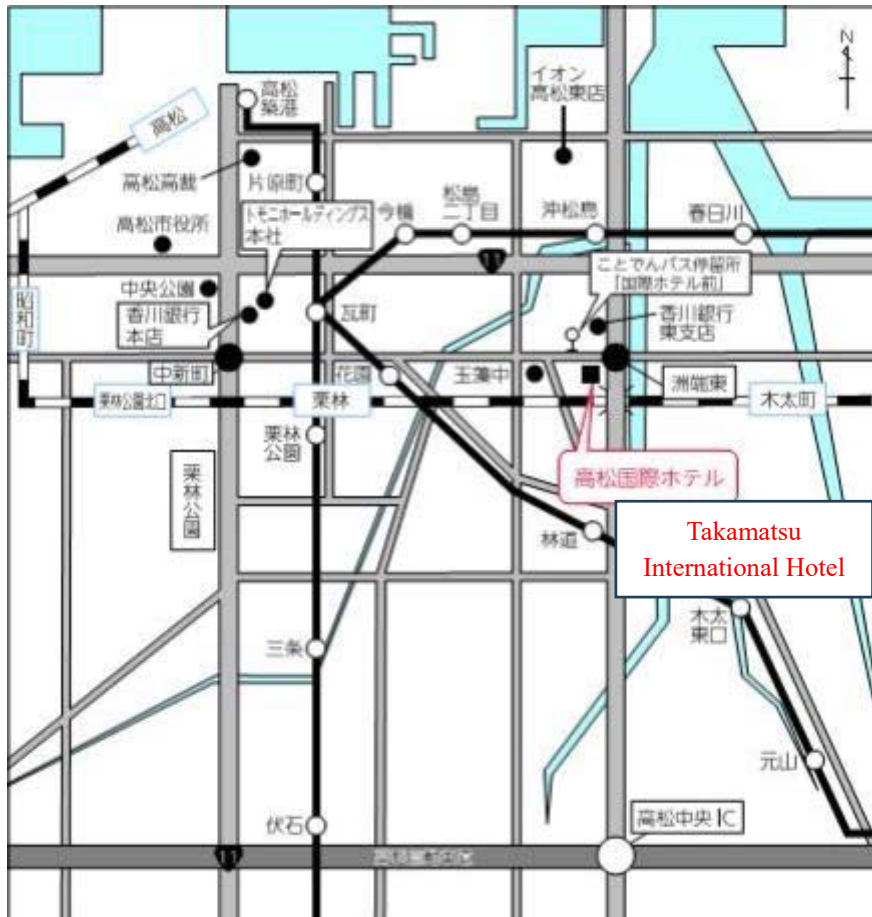
Map of the General Meeting of Shareholders Venue

Seto-no-ma, 2nd Floor, New Wing, Takamatsu International Hotel

Note: Some place names in the map image are shown in Japanese. Please refer to the English access information above for the General Meeting of Shareholders venue.

2191-1 Kitacho, Takamatsu City, Kagawa Prefecture

Tel: (087) 831-1511 (Main)



From JR Takamatsu Station

- Approx. 15 minutes by taxi
- Approx. 20 minutes by local bus

From Kotoden Kawaramachi Station

- Approx. 10 minutes by taxi
- Approx. 10 minutes by local bus

From the Expressway

- Approx. 10 minutes by car from "Takamatsu-chuo IC" on the Takamatsu Expressway